REPORT OF
THE
BANK COMMISSIONER
OF ARKANSAS
1983

BILL CLINTON
Governor

MARLIN D. JACKSON
State Bank Commissioner

BEST AVAILABLE COPY

SIXTY-NINTH REPORT
OF THE
BANK COMMISSIONER
OF THE
STATE OF ARKANSAS

FOR THE YEAR ENDED JUNE 30, 1983

MARLIN D. JACKSON
State Bank Commissioner

STATE OF ARKANSAS
OFFICE OF STATE BANK DEPARTMENT

August 23, 1983

To the Honorable Bill Clinton
Governor of Arkansas

Dear Governor:

In compliance with the provisions of Act 113 of 1913 (now found in Section 67-111, Arkansas Statutes of 1947), I submit for your consideration and information, the Sixty-Ninth Annual Report of the State Bank Department for the fiscal year ended June 30, 1983.

At June 30, 1983, there were 187 State-chartered commercial banks under supervision of the State Bank Department. During the past fiscal year, three state banks were declared insolvent and ordered closed. First Security Bank of North Arkansas, Horseshoe Bend, was closed on August 27, 1982. The bank's assets were purchased by The Bank of North Arkansas, Melbourne. Bank of Quitman, Quitman, was closed on November 12, 1982. The bank's assets were purchased by a newly chartered National Bank. Prairie County Bank, Hazen, was closed on March 24, 1983 and turned over to the F.D.I.C. for liquidation. On April 19, 1983, Rice Growers Bank, Wheatley, merged with First National Bank of Eastern Arkansas, Forrest City.

The assets of the State banks totaled $6,765,980,000 at June 30, 1983. Total assets this time last year, amounted to $6,165,256,000, a dollar increase of $600,724,000 or 9.7%.

In addition to the 187 commercial banks, this Department supervises 2 Trust Companies and 3 Industrial Loan Institutions, for a total of 192 financial institutions as of June 30, 1983.

In addition to the information set out above, this report reflects in detail the condition of each of the 192 active institutions as of June 30, 1983. Also given is information pertaining to Bank Department and federal supervisory agency personnel and personnel of the Arkansas Bankers Association. A statement showing the receipts and disbursements of the Bank Department is also included.

Respectfully,

MARVIN D. JACKSON
State Bank Commissioner

LEGAL HOLIDAYS

New Year's Day	January 1.
Robert E. Lee's Birthday	January 19.
George Washington's Birthday	Third Monday in February.
Memorial Day	Last Monday in May.
Independence Day	July 4.
Labor Day	First Monday in Sept.
Veterans' Day	November 11.
Thanksgiving Day	Fourth Thursday in November.
Christmas Eve	December 24.
Christmas Day	December 25.

All Bills of Exchange, drafts, or Promissory Notes, which shall become payable on a legal holiday shall be payable on the day next succeeding such holiday. In case any legal holiday falls on Sunday, the next succeeding Monday shall be a legal holiday in its stead.

DEPARTMENTAL ROSTER

Marlin D. Jackson ..... State Bank Commissioner
Don. R. Clark ..... Assistant Bank Commissioner
Candace A. Franks ..... Department Attorney
Mark W. Wegener ..... Chief Review Examiner
Jackie Dicus ..... Financial Analyst
Janie House ..... Business Controller II
Cynthia Nixon ..... Executive Secretary
Pat Wallis ..... Secretary II
Eloise Williams ..... Legal Secretary
Kim Schinkal ..... Clerk Typist II
Sylvia Hoke ..... Clerk Typist II

FINANCIAL EXAMINER SUPERVISOR

Ronny A. Clay
Larry M. Hillyard
Eddie E. Fitzhugh
W. Keith Melson
Cynthia A. White
Burnis M. Posey
Steven L. Purdy

FINANCIAL EXAMINER II

Luther Guinn
Dianne Lefear
Steve L. Bryan
Gregory M. Stewart
George E. Myers
H. Wilks Marshall, Jr.
Mark J. Pennebaker
Patty S. McIntosh

FINANCIAL EXAMINER I

Paul H. Jilg
James M. Franklin, Jr.
William A. Whitmore
Peter G. Fotioo

FINANCIAL EXAMINER TRAINEE

William O. Hall
Tammy R. Gilmore
J. Drew Tennyson
Neal T. Ainley
Tony L. Singer
Lois G. Crouse
Mark R. Ryan

STATE BANKING BOARD

Elmer A. Ferguson, Chairman ..... DeWitt
James H. Atkins ..... Little Rock
William C. Lyon ..... Fordyce
Mrs. Betty Wilkinson ..... Greenwood
Dr. Ralph Ratton ..... Paragould
Don R. Clark, Secretary ..... Little Rock

OFFICE
STATE BANK DEPARTMENT

One Capitol Mall, 6D—305
Little Rock, Arkansas 72201-1093
Telephone: (501) 371-1117

COMMISSIONERS OF THE STATE BANK DEPARTMENT STATE OF ARKANSAS

No.	Name	Date of Appointment	Date Service Ended
1.	John M. Davis	October 6, 1913	October 3, 1918
2.	A.J.Reap	October 3, 1918	March 22, 1919
3.	W.T.Maxwell	March 22, 1919	September 1, 1921
4.	Charles McKee	September 1, 1921	July 28, 1925
5.	Loid Rainwater	July 28, 1925	February 8, 1927
6.	Walter E. Taylor	February 8, 1927	January 10, 1933
7.	Marion Wasson	January 10, 1933	January 12, 1937
8.	Grover S. Jernigan	January 12, 1937	January 14, 1941
9.	Thomas W. Leggett	January 14, 1941	February 1, 1949
10.	S.J.Dean	February 1, 1949	December 31, 1949
11.	Ed I. McKinley, Jr.	December 31, 1949	March 14, 1953
12.	A.R.Merritt	March 14, 1953	February 8, 1955
13.	Dick Simpson	February 8, 1955	March 2, 1967
14.	H.C.Adams	March 3, 1967	March 16, 1979
15.	Don R. Clark(Acting)	March 16, 1979	April 19, 1979
16.	B.J.Lambert, Jr.	April 19, 1979	April 15, 1983
17.	Marlin D. Jackson	April 15, 1983	.....

The following is a statement showing the receipts and disbursements of the State Bank Department from July 1, 1982 through June 30, 1983.

RECEIPTS

Cash Balance June 30, 1982		$ 384,326.48
Examination and Assessment Fees	1,126,106.01	
Charter and Amendment Fees	17,343.62	
Teller's Facility Application and all Protest Fees	3,000.00	
Penalties for Reserve Deficiencies	493.93	
Miscellaneous Fees	601.50	
Reimbursement for M & R Sales	2,383.14	
Warrant Cancellations	1,646.38	
Refund to Expenditures	1,534.12	
		1,153,108.70
		$1,537,435.18

DISBURSEMENTS

Salaries	641,600.99	
Maintenance and General Operations	69,430.51	
S.S, Retirement and Insurance Matching	137,355.46	
Professional Services and Fees	20,810.42	
Conference Fees and Travel	190,728.40	
Capital Outlay	22,342.20	
Service Charge by State Treasurer	17,204.89	1,099,472.87
Cash Balance June 30,1983		437,962.31
		$1,537,435.18

ARKANSAS BANKERS ASSOCIATION

221 W. Second Street
Suite 1027
Little Rock, Arkansas 72201
Phone: (501) 376-3741

President	William H. Brandon,President First National Bank of Phillips County Helena, Arkansas 72342
First Vice President	John M. Lewis, Chairman First National Bank, Fayetteville, Arkansas 72702
Second Vice President	B. Gene Staton, President DeWitt Bank & Trust Company, DeWitt, Arkansas 72042
Treasurer	J.C. Stuckey, Chairman & President Bank of Trumann, Trumann, Arkansas 72472
To 1984	Jimmie L. Taylor, President Planters National Bank, Hughes James R. Nipper, President Bodcaw Bank, Stamps Floyd Parker, President Malvern National Bank, Malvern Gerard Sangster, President Warren Bank & Trust, Warren
To 1985	William L. Cravens, President First National Bank, Little Rock Sloan Rainwater, Chairman & President Bank of Northeast Arkansas, Jonesboro James Stobaugh, President National Bank of Commerce, Pine Bluff Max Taylor, President Smackover State Bank, Smackover
To 1986	Larry Kinard, Executive Vice President Citizens Bank, Booneville J.C.Rieff, President Farmers & Merchants Bank, Prairie Grove
Past Presidents	William H. Bowen, Chairman Commercial National Bank, Little Rock B.J. Ford, Chairman and President Merchants and Planters Bank Camden
Members at Large Ex-Officio Members	Wayne Hartsfield, President First National Bank, Searcy William H. Kennedy, Jr., Chairman National Bank of Commerce Pine Bluff
Executive Director	H. Charles Carvill The Arkansas Bankers Association Little Rock, Arkansas 72201

YOUNG BANKER SECTION OFFICERS

President	William C. Wisener, Assistant Vice President Warren Bank and Trust Company, Warren
Vice President	Holly Eddins, Assistant Vice President Worthen Bank & Trust Company, N.A., Little Rock
Secretary	Herbert Thomas, Correspondent Banking Officer National Bank of Commerce, Pine Bluff
Treasurer	Gary Rice, Assistant Vice President Arkansas Bank and Trust, Hot Springs

COMPTROLLER OF THE CURRENCY

Southwestern District
1201 Elm Street, Suite 3800
Dallas, Texas 75270

Telephone Number 767-4400 Area Code 214

Deputy Comptroller ..... Clifton A. Poole, Jr.
District Administrator ..... John A. Bodnar
Director for Administration ..... Stephen R. Steinbrink
Director for Analysis ..... Preston Morrow
Director for Bank Supervision ..... Charles F. Stuart
District Counsel ..... Patrick Parise

FEDERAL RESERVE BANK OF ST. LOUIS, MISSOURI DISTRICT NO. 8

Telephone Number 444-8444 Area Code 314

President ..... Theodore H. Roberts
First Vice President ..... Donald W. Moriarty, Jr.
Senior Vice President ..... A.B. Balbach
Senior Vice President & Controller ..... Joseph P. Garbarini
Senior Vice President ..... Robert E. Matthews
Senior Vice President, General Counsel .....
& Secretary ..... F. Garland Russell, Jr.
Senior Vice President ..... Harold E. Uthoff
Senior Vice President ..... Ben C. Wade
Vice President ..... Ruth A. Bryant
Vice President ..... Albert E. Burger
Vice President, Deputy Counsel .....
& Assistant Secretary ..... Joan P. Cronin
Vice President ..... Charles R. Halbrook
Vice President ..... James R. Kennedy
Vice President ..... Martha L. Perine
Vice President ..... William J. Sneed
Vice President ..... Warren T. Snover
Vice President ..... Robert W. Thomas
General Auditor ..... Richard E. Kay

LITTLE ROCK BRANCH FEDERAL RESERVE BANK OF ST. LOUIS, MISSOURI

Telephone Number 372-5451 Area Code 501

Vice President and Manager ..... John F. Breen
Assistant Vice President & Assistant Manager ... Michael T. Moriarty
Assistant Vice President ..... David T. Rennie

FEDERAL DEPOSIT INSURANCE CORPORATION
MEMPHIS REGION

One Commerce Square, Suite 1800
Memphis, Tennessee 38103

Telephone Number 521-3872 Area Code 901

Regional Director ..... David Meadows
Assistant Regional Director ..... George P. Muraco
Assistant Regional Director ..... Raymond M. Glass, Jr.

EXAMINERS FOR ARKANSAS

Robert E. Conaster ..... Russellville
Rickey M. Brunner ..... Russellville
Richard A. Buhi ..... Russellville
Karl F. Kauffman ..... Russellville
James J. Peacock, Jr. ..... Russellville
Robert C. Barber ..... Jonesboro
Jack P. Court, Jr. ..... Jonesboro
Jerry L. Duncan ..... Jonesboro
John R. Gillette ..... Jonesboro
Billy W. Carroll ..... Pine Bluff
James A. Colvin ..... Pine Bluff
John A. Jones ..... Pine Bluff
Harvey L. Melton ..... Pine Bluff
Arthur R. Sansom ..... Pine Bluff
Gary L. Webb ..... Pine Bluff
Ronny G. Parham ..... Memphis
Billy F. Couch ..... Memphis
Jerry W. Cox ..... Memphis
William D. Dent ..... Memphis
Ethridge B. Hampton, Jr. ..... Memphis
Arthur B. Monroe ..... Memphis
Robert W. Shober ..... Memphis
Leigh A. Sisk ..... Memphis

STATE BANK DEPARTMENT
STATE OF ARKANSAS
ABSTRACT OF REPORTS OF CONDITION OF STATE BANKS IN ARKANSAS
AS OF JUNE 30, 1983

(With Comparative Statement as of June 30, 1982, reported in billions, millions & nearest thousand)

COMMERCIAL BANKS ONLY

ASSETS	June 30, 1983 187 Banks Mil. Thou.	June 30, 1982 191 Banks Mil. Thou.	Increase (Decrease) Mil. Thou.
Cash and due from depository institutions	$ 536 406	$ 406 838	$129 568
U.S. Treasury Securities	718 496	564 601	153 895
Obligations of other U.S. Government agencies and corporations	724 688	629 457	95 231
Obligations of States and political subdivisions	792 448	789 867	2 581
All other securities	66 984	40 919	26 065
Excess funds sold and securities purchased under agreements to resell	327 025	236 584	90 441
Loans, Net	3,297 532	3,218 381	79 151
Bank premises, furniture and fixtures, and other assets representing bank premises	119 714	122 167	(2 453)
All other assets	182 687	156 442	26 245
TOTAL ASSETS	$6,765 980	$6,165 256	$600 724

LIABILITIES	June 30, 1983 187 Banks Mil. Thou.	June 30, 1982 191 Banks Mil. Thou.	Increase (Decrease) Mil. Thou.
Demand deposits, individ., partnerships, and corp.	$ 878 912	$ 888 104	($ 9 192)
Time deposits, individuals, partnerships, and corp.	4,511 799	3,926 270	585 529
Deposits of U.S. Government	8 468	7 320	1 148
Deposits of States and political subdivisions	454 769	432 739	22 030
All other deposits	12 328	14 021	(1 693)
Certified and officers' checks	34 087	29 735	4 352
TOTAL DEPOSITS	5,900 363	5,298 189	602 174
Total Demand	[1,011 402]	[1,037 314]	[(25 912)]
Total Time	[4,888 961]	[4,260 875]	[628 086]
Excess funds purchased and securities sold under agreements to repurchase	144 763	199 325	(54 562)
All other liabilities	102 358	110 123	(7 765)
TOTAL LIABILITIES	6,147 484	5,607 637	539 847
EQUITY CAPITAL			
Capital stock	96 350	92 934	3 416
Surplus	198 431	177 006	21 425
Undivided profits and capital reserves	301 320	263 851	37 469
TOTAL EQUITY CAPITAL	596 101	533 791	62 310
Subordinated notes and debentures	22 395	23 828	(1 433)
TOTAL LIABILITIES AND EQUITY CAPITAL	$6,765 980	$6,165 256	$600 724

COMPARATIVE STATEMENT SHOWING THE CONDITION OF STATE BANKS AND OTHER FINANCIAL INSTITUTIONS FOR PAST THIRTY-FIVE YEARS

Date	Number	Deposits	Loans and Discounts	Borrowed Money	Cash	U.S. Treas. Securities	Capital Structure	Total Resources
June 30, 1949	174	344,900,700	101,075,200	118,200	96,605,800	148,075,000	26,281,700	371,711,900
June 30, 1950	176	354,288,100	94,148,700	148,200	102,081,300	158,652,300	29,064,500	383,815,000
June 30, 1951	177	358,571,300	108,035,400	133,200	102,013,000	148,390,100	31,611,000	390,770,400
June 30, 1952	178	383,178,600	120,769,700	58,200	114,420,700	144,775,800	34,416,400	417,987,700
June 30, 1953	177	398,584,300	125,554,200	298,200	117,406,400	152,351,100	37,166,600	436,430,100
June 30, 1954	178	411,324,600	159,028,000	58,200	116,317,200	135,033,400	40,797,700	452,551,900
June 30, 1955	179	430,059,100	158,246,800	58,200	117,844,400	148,234,300	42,559,300	473,034,400
June 30, 1956	182	460,899,300	190,365,300	0	119,609,800	140,958,000	46,686,200	508,372,900
June 29, 1957	183	470,719,000	187,089,200	0	119,094,300	150,285,000	50,275,400	522,434,100
June 30, 1958	183	503,671,700	202,943,500	336,600	133,569,800	148,166,500	54,163,400	559,229,900
June 30, 1959	182	543,739,400	229,693,600	1,070,000	132,739,000	155,785,000	57,409,200	603,550,700
June 30, 1960	182	570,442,400	253,908,500	1,138,000	136,153,900	155,449,300	62,825,700	635,861,400
June 30, 1961	181	612,166,700	280,359,500	570,400	148,249,200	155,723,600	67,604,600	682,081,000
June 30, 1962	182	678,287,800	323,914,100	202,000	159,242,700	160,497,100	73,092,400	753,781,000
June 29, 1963	184	768,113,400	385,157,700	403,000	166,824,300	169,592,900	78,504,900	850,420,100
June 30, 1964	184	807,558,600	435,202,600	1,866,000	170,143,300	155,870,900	85,282,000	899,327,800
June 30, 1965	181	873,276,600	491,193,100	1,971,000	175,010,500	159,366,100	91,300,600	971,899,600
June 30, 1966	181	989,004,700	541,711,900	2,811,300	185,569,700	186,600,200	93,953,700	1,092,481,100
June 30, 1967	183	1,061,757,391	599,813,633	2,601,164	183,227,183	189,139,644	105,525,167	1,178,017,804
June 30, 1968	183	1,131,416,659	626,212,026	2,986,361	190,538,005	206,198,703	109,561,715	1,252,920,292
June 30, 1969	184	1,241,796,969	707,282,836	4,058,556	210,576,609	194,248,984	124,896,757	1,396,120,381
June 30, 1970	186	1,359,632,702	771,945,349	2,435,175	216,576,856	196,913,431	136,660,445	1,537,588,150
June 30, 1971	190	1,597,107,432	910,097,287	3,091,806	248,076,462	216,399,847	153,776,789	1,807,803,479
June 30, 1972	189	1,878,549,252	1,097,787,057	9,297,755	274,745,091	210,128,150	171,803,107	2,159,026,663
June 30, 1973	189	1,945,756,869	1,122,127,159	5,435,878	228,636,623	198,777,648	174,062,867	2,187,100,047
June 30, 1974	189	2,297,681,593	1,427,913,448	5,047,875	246,032,983	198,508,207	203,390,026	2,582,751,671
June 30, 1975	190	2,539,093,884	1,554,933,410	6,597,326	297,705,625	195,778,357	229,170,894	2,878,595,314
June 30, 1976	189	2,840,548,000	1,612,543,000	6,286,000	293,079,000	261,406,000	262,085,000	3,158,963,000
June 30, 1977	193	3,238,833,000	2,009,127,000	1,253,000	311,856,000	264,651,000	292,632,000	3,615,433,000
June 30, 1978	193	3,637,925,000	2,351,893,000	2,745,000	323,571,000	297,408,000	328,341,000	4,075,110,000
June 30, 1979	197	4,077,989,000	2,719,788,000	6,943,000	370,577,000	339,592,000	408,364,000	4,594,660,000
June 30, 1980	197	4,418,488,000	2,613,607,000	7,871,000	395,404,000	377,847,000	444,058,000	5,055,712,000
June 30, 1981	197	4,916,390,000	2,903,208,000	16,454,000	388,760,000	512,918,000	503,148,000	5,624,553,000
June 30, 1982	196	5,325,145,000	3,240,537,000	14,814,000	410,411,000	564,601,000	571,698,000	6,207,876,000
June 30, 1983	192	5,930,166,000	3,318,589,000	15,697,000	541,553,000	718,496,000	633,785,000	6,812,345,000

NATIONAL BANKS IN ARKANSAS

Name	Location	County
First National Bank	Altheimer	Jefferson
The First National Bank	Ashdown	Little River
First National Bank of Sharp County	Ash Flat	Sharp
First National Bank	Batesville	Independence
The First National Bank	Berryville	Carroll
The First National Bank	Blytheville	Mississippi
First National Bank	Brinkley	Monroe
First National Bank	Camden	Ouachita
The First National Bank	Conway	Faulkner
First National Bank	Crossett	Ashley
The First National Bank	DeQueen	Sevier
The First National Bank	DeWitt	Arkansas
The First National Bank	El Dorado	Union
National Bank of Commerce	El Dorado	Union
The First National Bank	Fayetteville	Washington
Northwest National Bank	Fayetteville	Washington
The First National Bank	Fordyce	Dallas
First National Bank of Eastern Arkansas	Forrest City	St. Francis
The City National Bank	Fort Smith	Sebastian
The First National Bank	Fort Smith	Sebastian
The Merchants National Bank	Fort Smith	Sebastian
Caddo First National Bank	Glenwood	Pike
The First National Bank	Green Forest	Carroll
The First National Bank	Gurdon	Clark
The First National Bank	Harrison	Boone
First National Bank of Phillips County	Helena	Phillips
Helena National Bank	Helena	Phillips
The Citizens National Bank	Hope	Hempstead
The First National Bank	Hope	Hempstead
First National Bank	Hot Springs	Garland
Grand National Bank	Hot Springs	Garland
The Planters National Bank	Hughes	St. Francis
The First National Bank	Huntsville	Madison
Citizens National Bank	Jacksonville	Pulaski
The First National Bank	Lewisville	Lafayette
The Commercial National Bank	Little Rock	Pulaski
The First National Bank	Little Rock	Pulaski
Metropolitan National Bank	Little Rock	Pulaski
Union National Bank	Little Rock	Pulaski
Worthen Bank & Trust Co., N.A.	Little Rock	Pulaski
First National Bank	Magnolia	Columbia
The Malvern National Bank	Malvern	Hot Spring
First National Bank	Marianna	Lee
The First National Bank	McGehee	Desha
First National Bank	Mena	Polk
The First National Bank	Nashville	Howard
First American National Bank	No. Little Rock	Pulaski
National Bank of Arkansas	No. Little Rock	Pulaski

NATIONAL BANKS IN ARKANSAS CONTINUED

Name	Location	County
First National Bank	Osceola	Mississippi
First National Bank	Paragould	Greene
The First National Bank	Paris	Logan
National Bank of Commerce	Pine Bluff	Jefferson
Pine Bluff National Bank	Pine Bluff	Jefferson
Simmons First National Bank	Pine Bluff	Jefferson
First National Bank of Cleburne County	Quitman	Cleburne
First National Bank	Rogers	Benton
First National Bank	Russellville	Pope
First National Bank	Searcy	White
First National Bank	Sheridan	Grant
First National Bank	Siloam Springs	Benton
The First National Bank	Springdale	Washington
First National Bank	Stuttgart	Arkansas
Commercial National Bank	Texarkana	Miller
The State First National Bank	Texarkana	Miller
First National Bank of Poinsett County	Trumann	Poinsett
Jackson County National Bank	Tuckerman	Jackson
Citizens National Bank	Walnut Ridge	Lawrence
The First National Bank of Lawrence County	Walnut Ridge	Lawrence
Fidelity National Bank	West Memphis	Crittenden
First National Bank	West Memphis	Crittenden
The First National Bank	Wynne	Cross

NUMBER OF STATE AND NATIONAL BANKS BY COUNTIES WITH THE NUMBER OF THEIR *MANNED* BANKING FACILITIES IN OTHER LOCATIONS

County	State Banks	National Banks	Banking Facilities (Outside of Cities)
Arkansas	3	2	1
Ashley	6	1	4
Baxter	2		2
Benton	7	2	7
Boone	1	1	3
Bradley	2		2
Calhoun	1		
Carroll	1	2	
Chicot	5		
Clark	5	1	2
Clay	3		2
Cleburne	2	1	2
Cleveland	2		1
Columbia	3	1	3
Conway	2		2
Craighead	6		6
Crawford	4		3
Crittenden	3	2	2
Cross	3	1	1
Dallas	2	1	
Desha	3	1	2
Drew	2		1
Faulkner	1	1	6
Franklin	2		2
Fulton	2		1
Garland	1	2	3
Grant	1	1	
Greene	1	1	1
Hempstead	1	2	
Hot Spring	1	1	
Howard	2	1	2
Independence	2	1	2
Izard	2		4
Jackson	3	1	3
Jefferson		4	4
Johnson	2		2
Lafayette	3	1	
Lawrence	2	2	5
Lee	1	1	1
Lincoln	2		1
Little River	1	1	2
Logan	2	1	3
Lonoke	5		2
Madison	1	1	1
Marion	2		2

BANKING FACILITIES BY COUNTIES CONTINUED

County	State Banks	National Banks	Banking Facilities (Outside of Cities)
Miller		2	1
Mississippi	5	2	4
Monroe	3	1	
Montgomery	1		
Nevada	1		
Newton	1		1
Ouachita	3	1	4
Perry	1		
Phillips	3	2	
Pike	3	1	
Poinsett	6	1	1
Polk	1	1	3
Pope	3	1	3
Prairie	1		
Pulaski	4	8	1
Randolph	3		1
St. Francis	1	2	3
Saline	2		2
Scott	2		
Searcy	2		
Sebastian	3	3	4
Sevier	3	1	
Sharp	3	1	2
Stone	1		
Union	4	2	2
Van Buren	1		3
Washington	5	3	3
White	7	1	3
Woodruff	2		1
Yell	4		1
	187	71	*136

*See pages 17, 18 and 19 for locations

STATE BANKS OPERATING *MANNED* BANKING FACILITIES OUTSIDE THE CITIES OF THE MAIN BANK LOCATIONS

Name of Bank	Location	Location of Facility	County
Commercial Bank at Alma	Alma	Dyer	Crawford
Commercial Bank at Alma	Mountainberg	Crawford	
Elk Horn Bank & Trust Co.	Arkadelphia	Caddo Valley	Clark
Bank of Ashdown	Ashdown	Foreman	Little River
Citizens State Bank	Bald Knob	Bradford	White
Benton State Bank	Benton	Bryant	Saline
The Union Bank of Benton	Benton	Bryant	Saline
Bank of Bentonville	Bentonville	Bella Vista	Benton
Bank of Bentonville	Bentonville	Centerton	Benton
Citizens Bank	Bentonville	Bella Vista	Benton
Citizens Bank	Bentonville	Cave Springs	Benton
Farmers Bank & Trust Co.	Blytheville	Gosnel	Mississippi
Citizens Bank	Booneville	Magazine	Logan
Citizens Bank	Booneville	Caulksville-Ratcliff	Logan
Bank of Cabot	Cabot	Ward	Lonoke
State Bank of Calico Rock	Calico Rock	Mt. Pleasant	Izard
The Merchants & Planters Bank	Camden	East Camden	Ouachita
The Merchants & Planters Bank	Camden	Chidester	Ouachita
Citizens Bank & Trust	Carlisle	Humnoke	Lonoke
American State Bank	Charleston	Altus	Franklin
Arkansas State Bank	Clarksville	Lamar	Johnson
Farmers Bank & Trust	Clarksville	Coal Hill	Johnson
Clinton State Bank	Clinton	Damascus	Van Buren
Clinton State Bank	Clinton	Fairfield Bay	Van Buren
Clinton State Bank	Clinton	Shirley	Van Buren
First State Bank & Trust Co.	Conway	Greenbrier	Faulkner
First State Bank & Trust Co.	Conway	Mayflower	Faulkner
First State Bank & Trust Co.	Conway	Vilonia	Faulkner
The Corning Bank	Corning	Knobel	Clay
The Corning Bank	Corning	Success	Clay
First State Bank	Crossett	No. Crossett	Ashley
Decatur State Bank	Decatur	Gentry	Benton
Bank of Dover	Dover	Hector	Pope
Bank of Dover	Dover	London	Pope
Earle State Bank	Earle	Crawfordsville	Crittenden
The Exchange Bank & Trust Co	El Dorado	Huttig	Union
Citizens Bank & Trust Co.	Flippin	Summit	Marion
Planters Bank & Trust Co.	Forrest City	Cotton Plant	Woodruff
Planters Bank & Trust Co.	Forrest City	DeValls Bluff	Prairie
First State Bank	Gould	Grady	Lincoln
Farmers Bank	Greenwood	Bonanza	Sebastian
Farmers Bank	Greenwood	Hackett	Sebastian
Farmers Bank	Greenwood	Hartford	Sebastian
Clark County Bank	Gurdon	Okolona	Clark
The Security Bank	Harrison	Alpena	Boone
The Security Bank	Harrison	Lead Hill	Boone
The Cleburne County Bank	Heber Springs	Greers Ferry	Cleburne
Heber Springs State Bank	Heber Springs	Greers Ferry	Cleburne
Arkansas Bank & Trust Co.	Hot Springs	Hot Springs Village	Garland

STATE BANKS OPERATING FACILITIES IN OTHER LOCATIONS (CON'T)

Name of Bank	Location	Location of Facility	County
Bank of Imboden	Imboden	Strawberry	Lawrence
Newton County Bank	Jasper	Western Grove	Newton
Bank of Northeast Arkansas	Jonesboro	Bay	Craighead
Citizens Bank of Jonesboro	Jonesboro	Cash	Craighead
Citizens Bank of Jonesboro	Jonesboro	Lake City	Craighead
First Bank & Trust of Jonesboro	Jonesboro	Bono	Craighead
Mercantile Bank	Jonesboro	Bay	Craighead
Mercantile Bank	Jonesboro	Bono	Craighead
Citizens Bank of Lavaca	Lavaca	Barling	Sebastian
McGehee Bank	McGehee	Arkansas City	Desha
McGehee Bank	McGehee	Watson	Desha
The Bank of North Arkansas	Melbourne	Franklin	Izard
The Bank of North Arkansas	Melbourne	Horseshoe Bend	Izard
The Bank of North Arkansas	Melbourne	Oxford	Izard
The Union Bank of Mena	Mena	Hatfield	Polk
The Union Bank of Mena	Mena	Wickes	Polk
Union Bank & Trust Co.	Monticello	Wilmar	Drew
The First State Bank	Morrilton	Plumerville	Conway
Morrilton Security Bank	Morrilton	Plumerville	Conway
First Bank & Trust Co. of Mountain Home	Mountain Home	Lakeview	Baxter
First Bank & Trust Co. of Mountain Home	Mountain Home	Gassville	Baxter
Pike County Bank	Murfreesboro	Mineral Springs	Howard
Bank of Newark	Newark	Oil Trough	Independence
Bank of New Edinburg	New Edinburg	Kingsland	Cleveland
Bank of Ozark	Ozark	Altus	Franklin
Security Bank	Paragould	Marmaduke	Greene
First State Bank	Plainview	Ola	Yell
The Lawrence County Bank	Portia	Lynn	Lawrence
The Lawrence County Bank	Portia	Smithville	Lawrence
Portland Bank	Portland	Montrose	Ashley
Farmers & Merchants Bank	Prairie Grove	Farmington	Washington
Farmers & Merchants Bank	Reyno	Maynard	Randolph
Peoples Bank & Trust Co.	Russellville	Pottsville	Pope
Bank of Salem	Salem	Viola	Fulton
First Security Bank	Searcy	McRae	White
First Security Bank	Searcy	Pangburn	White
Smackover State Bank	Smackover	Norphlet	Union
First State Bank	Springdale	Tonitown	Washington
Bank of Tuckerman	Tuckerman	Swifton	Jackson
Bank of Tuckerman	Tuckerman	Grubbs	Jackson
Citizens Bank & Trust Co.	Van Buren	Mountainburg	Crawford
The Peoples Bank	Waldo	Emerson	Columbia
The Peoples Bank	Waldo	McNeil	Columbia
First State Bank of Warren	Warren	Hermitage	Bradley
Warren Bank & Trust Co.	Warren	Hermitage	Bradley
Bank of Weiner	Weiner	Fisher	Poinsett
Bank of Wilson	Wilson	Keiser	Mississippi
Cross County Bank	Wynne	Hickory Ridge	Cross
Bank of Yellville	Yellville	Bull Shoals	Marion

NATIONAL BANKS OPERATING *MANNED* BANKING FACILITIES OUTSIDE THE CITIES OF THE MAIN BANK LOCATIONS

Name of Bank	Location	Location of Facility	County
The First National Bank of Sharp County	Ash Flat	Cherokee Village	Sharp
First National Bank	Batesville	Hardy	Sharp
First National Bank	Batesville	Pleasant Plains	Independence
First National Bank	Camden	Chidester	Ouachita
First National Bank	Camden	East Camden	Ouachita
The First National Bank	Conway	Greenbrier	Faulkner
The First National Bank	Conway	Mayflower	Faulkner
The First National Bank	Conway	Vilonia	Faulkner
First National Bank	Crossett	Fountain Hill	Ashley
First National Bank	Crossett	No. Crossett	Ashley
The First National Bank	Fayetteville	West Fork	Washington
First National Bank of Eastern Arkansas	Forrest City	Colt	St. Francis
First National Bank of Eastern Arkansas	Forrest City	Palestine	St. Francis
First National Bank of Eastern Arkansas	Forrest City	Wheatley	St. Francis
The First National Bank	Harrison	Diamond City	Boone
First National Bank	Hot Springs	Hot Springs Vil.	Garland
First National Bank	Hot Springs	Mtn. Pine	Garland
First National Bank	Huntsville	Hindsville	Madison
The Commercial National Bank	Little Rock	Maumelle	Pulaski
First National Bank	Magnolia	Taylor	Columbia
First National Bank	Marianna	Moro	Lee
First National Bank	Mena	Cove	Polk
The First National Bank	Nashville	Mineral Springs	Howard
First National Bank	Osceola	Joiner	Mississippi
First National Bank	Osceola	Luxora	Mississippi
The First National Bank	Paris	Caulksville-Ratcliffe	Logan
National Bank of Commerce	Pine Bluff	Redfield	Jefferson
Pine Bluff National Bank	Pine Bluff	Whitehall	Jefferson
Simmons First National Bank	Pine Bluff	Sherrill	Jefferson
Simmons First National Bank	Pine Bluff	Whitehall	Jefferson
First National Bank	Rogers	Lowell	Benton
First National Bank	Siloam Springs	Gentry	Benton
First National Bank	Stuttgart	Humphrey	Arkansas
Commercial National Bank	Texarkana	Fouke	Miller
The State First National Bank	Texarkana	Foreman	Little River
Jackson County National Bank	Tuckerman	Diaz	Jackson
Citizens National Bank	Walnut Ridge	Hoxie	Lawrence
The First National Bank of Lawrence County	Walnut Ridge	Black Rock	Lawrence
Fidelity National Bank	W. Memphis	Turrell	Crittenden

MEMBERS OF FEDERAL RESERVE SYSTEM

Date of Admission	Name of Bank & Location	Capital and Surplus Mil.	Thou.
April 15, 1953	The Citizens Bank ..... Batesville	$1	650
August 23, 1918	Farmers Bank & Trust Company ..... Blytheville	2	500
September 25, 1942	Arkansas Bank & Trust Company ..... Hot Springs	7	542
July 26, 1945	Peoples Bank & Loan Company..... Lewisville		850

TRUST COMPANIES AND OTHER INSTITUTIONS NOT ENGAGED IN COMMERCIAL BANKING, NOT MEMBERS OF FEDERAL DEPOSIT INSURANCE CORPORATION

TRUST COMPANIES

NAME	LOCATION
Jones Investment & Trust Co.	Little Rock
Metropolitan Trust Company	No. Little Rock

INDUSTRIAL LOAN INSTITUTIONS, ACT 111

Name	Location
Southern Credit Corporation	Malvern
Hallmark Loan & Invest. Corp.	North Little Rock
National Credit Corporation	Pine Bluff

AMENDMENTS ALTERING CAPITAL STRUCTURE
July 1, 1982 to June 30, 1983

1. The Farmers and Merchants Bank, Des Arc increased Capital from $585,640 to $644,200 through a transfer from Undivided Profit Account to Captial Stock Account to provide for and to declare a dividend.

2. McIlroy Bank and Trust, Fayetteville increased Capital from $2,611,200 to $5,111,200 through issuance of newly authorized shares.

3. Peoples Bank and Trust Company, Mountain Home increased Capital from $2,250,000 to $2,500,000 through a transfer from Undivided Profit Account to Capital Stock Account to provide for and to declare a dividend.

4. Citizens Bank of Lavaca increased Capital from $225,000 to $236,250 through a stock dividend out of Undivided Profits.

5. Planters and Merchants Bank of Gillett authorized a Stock Split from 3,000 shares to 12,000 shares.

6. First Bank and Trust of Jonesboro increased capital from $300,000 to $360,000 through Common Stock and Preferred Stock through the issuance and sale of additional shares.

7. Caraway Bank, Caraway increased Capital from $150,000 to $210,000 through a stock dividend to be paid out of Undivided Profits. This amendment is Retroactive as of the stockholders meeting held January 9, 1978.

8. Caraway Bank, Caraway increased Capital from $210,000 to $252,000 through a stock dividend to be paid out of Undivided Profits. This amendment is Retroactive as of the stockholders meeting January 12, 1981.

9. Bank of Lake Village, Lake Village increased Capital from $300,000 to $600,000 through Undivided Profits.

10. The Bank of North Arkansas, Melbourne increased Capital from $100,000 to $500,000 through the issuance and sale of additional shares.

AMENDMENTS CHANGING NUMBER OF DIRECTORS

July 1, 1982 to June 30, 1983

1. Citizens Bank, Bentonville, from not less than 3 but no more than 12.

AMENDMENTS ADOPTING TRUST POWERS

July 1, 1982 to June 30, 1983

1. Bank of Dover, Dover.

AMENDMENTS CHANGING LOCATION OF BUSINESS.

July 1, 1982 to June 30, 1983

1. Jones Investment and Trust Company, Helena, Arkansas to Little Rock, Arkansas.

AMENDMENTS CHANGING CORPORATE NAMES

July 1, 1982 to June 30, 1983

1. The Bank of Melbourne, authorized a change in its corporate name to be known as "First Bank of North Arkansas."
2. State Bank of Calico Rock, authorized a change in the name of the bank from State Bank of Calico Rock to "First State Bank."

PERCENTAGE OF TOTAL CAPITAL TO TOTAL ASSETS

The average percentage of total capital accounts (including Subordinated notes and debentures) to total assets of the 187 Arkansas State Banks as of June 30, 1983 is 9.14%. The following is a list of the commercial banks showing their individual percentages.

NAME	LOCATION	PERCENTAGE
Commercial Bank at Alma	Alma	9.84
Bank of Amity	Amity	13.07
Citizens First State Bank	Arkadelphia	8.65
Elk Horn Bank and Trust Co.	Arkadelphia	10.31
Merchants & Planters Bank & Trust Co.	Arkadelphia	8.09
Bank of Ashdown	Ashdown	8.01
Bank of Atkins	Atkins	11.06
The Bank of Augusta	Augusta	13.43
Citizens State Bank	Bald Knob	9.92
The Citizens Bank	Batesville	7.44
Bank of Bearden	Bearden	11.56
Citizens Bank	Beebe	11.33
First State Bank	Beebe	15.45
Benton State Bank	Benton	8.15
The Union Bank of Benton	Benton	7.65
Bank of Bentonville	Bentonville	6.63
Citizens Bank	Bentonville	7.37
Bank of Blevins	Blevins	7.74
Farmers Bank & Trust Co.	Blytheville	8.86
Citizens Bank of Booneville	Booneville	8.94
The Bank of Bradley	Bradley	7.55
Bank of Brinkley	Brinkley	9.48
Bank of Cabot	Cabot	8.15
First State Bank	Calico Rock	12.71
The Merchants and Planters Bank	Camden	8.24
Caraway Bank	Caraway	9.62
Citizens Bank & Trust	Carlisle	8.95
Bank of Cave City	Cave City	9.14
American State Bank	Charleston	11.38
Bank of Cherry Valley	Cherry Valley	9.58
Merchants and Planters Bank	Clarendon	9.25
Arkansas State Bank	Clarksville	8.87
Farmers Bank & Trust Company	Clarksville	6.67
Clinton State Bank	Clinton	9.48
First State Bank & Trust Company	Conway	8.70
The Corning Bank	Corning	9.65
First State Bank	Crossett	6.66
Danville State Bank	Danville	9.38
Arkansas Valley Bank	Dardanelle	5.10
Bank of Dardanelle	Dardanelle	9.11
Decatur State Bank	Decatur	10.01
Bank of Delight	Delight	9.22
First State Bank of DeQueen	DeQueen	8.77
Dermott State Bank	Dermott	13.57
First State Bank of Dermott	Dermott	8.59
The Farmers & Merchants Bank	DesArc	18.01
DeWitt Bank & Trust Company	DeWitt	15.26
Peoples Bank	Dierks	11.63
The Bank of Dover	Dover	8.72
Dumas State Bank	Dumas	10.51
Merchants and Farmers Bank	Dumas	11.84
Earle State Bank	Earle	12.43
The Delta State Bank	Elaine	37.40
The Exchange Bank & Trust Co.	El Dorado	7.53
Bank of Elkins	Elkins	7.69
Bank of England	England	13.60
The Citizens Bank	England	23.50
The Eudora Bank	Eudora	13.52
Bank of Eureka Springs	Eureka Springs	12.38

PERCENTAGE OF TOTAL CAPITAL TO TOTAL ASSETS (CONT'D)

NAME	LOCATION	PERCENTAGE
Bank of Evening Shade	Evening Shade	5.76
McIlroy Bank & Trust	Fayetteville	8.85
Citizens Bank & Trust Company	Flippin	8.67
Fordyce Bank & Trust Company	Fordyce	10.88
Planters Bank & Trust Company	Forrest City	10.87
Planters & Mrchants Bank	Gillett	11.92
The Bank of Glenwood	Glenwood	7.11
First State Bank	Gould	13.27
Bank of Gravett	Gravette	11.15
Farmers Bank	Greenwood	10.34
The First Bank	Griffithville	13.96
Clark County Bank	Gurdon	7.87
Farmers Bank	Hamburg	2.96
Calhoun County Bank	Hampton	12.29
The Bank of Harrisburg	Harrisburg	11.12
The Security Bank	Harrison	7.33
The Cleburne County Bank	Heber Springs	7.49
Heber Springs State Bank	Heber Springs	5.99
Bank of Holly Grove	Holly Grove	14.14
Horatio State Bank	Horatio	8.51
Arkansas Bank and Trust Co.	Hot Springs	6.84
Bank of Imboden	Imboden	9.33
First Jacksonville Bank	Jacksonville	8.75
Newton County Bank	Jasper	9.26
Bank of Northeast Arkansas	Jonesboro	9.52
Citizens Bank of Jonesboro	Jonesboro	7.63
First Bank & Trust of Jonesboro	Jonesboro	7.78
Mercantile Bank	Jonesboro	8.22
Farmers and Merchants Bank	Judsonia	12.79
Union State Bank	Junction City	7.77
Bank of Kensett	Kensett	27.70
Madison Bank and Trust	Kingston	8.15
Bank of Lake Village	Lake Village	12.31
First State Bank & Trust Co.	Lake Village	10.00
Citizens Bank of Lavaca	Lavaca	9.11
Leachville State Bank	Leachville	17.08
Little River Bank	Lepanto	14.45
Leslie State Bank	Leslie	7.51
Peoples Bank and Loan Co.	Lewisville	7.45
Bank of Lincoln	Lincoln	8.45
Pulaski Bank and Trust Co.	Little Rock	6.47
Bank of Lockesburg	Lockesburg	9.07
First State Bank	Lonoke	12.25
Farmers Bank & Trust Co.	Magnolia	8.98
Bank of Malvern	Malvern	9.26
Peoples Bank	Mammoth Spring	8.28
Merchants & Planters Bank	Manila	12.51
Bank of Mansfield	Mansfield	9.01
Farmers and Merchants Bank	Marianna	9.70
Citizens Bank	Marion	17.11
Marked Tree Bank	Marked Tree	8.88
The Citizens Bank	Marshall	9.07
Bank of Marvell	Marvell	13.11
Bank of McCrory	McCrory	10.04
McGehee Bank	McGehee	11.33
The Bank of North Arkansas	Melbourne	6.95
Union Bank of Mena	Mena	13.75
Monette State Bank	Monette	11.30
Commercial Bank & Trust Co.	Monticello	10.18
Union Bank & Trust Co.	Monticello	6.69
The First State Bank	Morrilton	12.58
Morrilton Security Bank	Morrilton	9.40

PERCENTAGE OF TOTAL CAPITAL TO TOTAL ASSETS (CONT'D)

NAME	LOCATION	PERCENTAGE
First Bank & Trust Co. of Mountain Home	Mountain Home	7.84
Peoples Bank & Trust Co.	Mountain Home	9.31
Bank of Mountain View	Mountain View	13.38
The Bank of Montgomery Co.	Mount Ida	10.29
Bank of Mulberry	Mulberry	9.74
Pike County Bank	Murfreesboro	10.21
Citizens State Bank	Nashville	7.80
Bank of Newark	Newark	4.38
Bank of New Edinburg	New Edinburg	7.36
The First State Bank of Newport	Newport	13.06
Merchants and Planters Bank	Newport	9.41
The Twin City Bank	North Little Rock	6.67
The Planters Bank	Osceola	8.12
The Bank of Ozark	Ozark	6.00
Security Bank	Paragould	8.34
Bank of Parkdale	Parkdale	8.76
First State Bank	Parkin	12.12
Bank of Pea Ridge	Pea Ridge	8.83
The Perry County Bank	Perryville	10.64
Piggott State Bank	Piggott	10.50
First State Bank	Plainview	7.93
Bank of Pocahontas	Pocahontas	9.77
Planters and Stockmen Bank	Pocahontas	12.71
The Lawrence County Bank	Portia	8.80
The Peoples Bank	Portland	19.58
Portland Bank	Portland	13.50
Farmers and Merchants Bank	Prairie Grove	9.75
Bank of Prescott	Prescott	9.69
Bank of Rector	Rector	11.99
Farmers & Merchants Bank	Reyno	8.38
The Bank of Rison	Rison	13.08
Farmers and Merchants Bank	Rogers	6.46
Peoples Bank & Trust Co.	Russellville	9.40
Bank of Salem	Salem	7.80
Logan County Bank	Scranton	9.52
First Security Bank	Searcy	9.22
Grant County Bank	Sheridan	10.77
First State Bank	Sherwood	11.85
Bank of Sidney	Sidney	19.10
Arkansas State Bank	Siloam Springs	6.85
Smackover State Bank	Smackover	10.34
Merchants & Planters Bank	Sparkman	8.99
First State Bank	Springdale	8.12
Bodcaw Bank	Stamps	8.03
Bank of Star City	Star City	7.16
The Stephens Security Bank	Stephens	7.46
Citizens Bank	Strong	19.61
The Farmers & Merchants Bank	Stuttgart	9.79
Bank of Trumann	Trumann	9.74
Bank of Tuckerman	Tuckerman	14.08
Tyronza Bank	Tyronza	14.12
Citizens Bank & Trust Co.	Van Buren	8.63
Peoples Bank & Trust Co.	Van Buren	10.23
Bank of Waldo	Waldo	6.55
Peoples Bank	Waldo	12.81
Bank of Waldron	Waldron	11.42
Scott County Bank	Waldron	8.73
First State Bank of Warren	Warren	9.49
Warren Bank & Trust Co.	Warren	7.83
Bank of Weiner	Weiner	11.80
Merchants & Farmers Bank	West Helena	7.59
Bank of West Memphis	West Memphis	10.88
Wilmot State Bank	Wilmot	16.11
Bank of Wilson	Wilson	18.40
Cross County Bank	Wynne	9.37
The Bank of Yellville	Yellville	8.05

STATISTICAL INFORMATION REFLECTING THE GROWTH OF ARKANSAS STATE BANKS OVER A TEN YEAR PERIOD

(Commercial Banks only)

1973-1983

	June 30, 1973	June 30, 1983
Number of banks with assets of less than $1,000,000	2	0
With assets of $ 1,000,000 to $ 2,000,000	10	1
With assets of $ 2,000,000 to $ 3,500,000	14	4
With assets of $ 3,500,000 to $ 5,000,000	21	0
With assets of $ 5,000,000 to $ 7,500,000	37	8
With assets of $ 7,500,000 to $10,000,000	25	7
With assets of $10,000,000 to $15,000,000	29	24
With assets of $15,000,000 to $20,000,000	18	33
With assets of $20,000,000 to $30,000,000	15	29
With assets of $30,000,000 to $50,000,000	8	39
With assets of $50,000,000 to $75,000,000	4	25
With assets over $75,000,000	0	17
	183	187

(Reported in billions, millions and nearest thousand)	June 30, 1973	June 30, 1983	Per Cent Increase
Total assets	$ 2,174,979	$ 6,765,980	211%
Total loans, net	1,113,534	3,297,532	196%
All U.S. Gov't. oblig.	348,508	1,443,184	314%
State, Municipal, & other securities	509,142	792,448	55%
Deposits	1,941,776	5,900,363	203%
Total Capital Accounts	172,214	618,496	259%

SIXTY-NINTH REPORT

showing

THE CONDITION OF THE 187 ARKANSAS STATE-CHARTERED BANKS

ASSETS AND LIABILITIES ARE AS SHOWN BY THE CALL OF JUNE 30, 1983

Banks are listed according to an alphabetical arrangement of cities and towns where located.

THE TELEPHONE AREA CODE NUMBER FOR ALL ARKANSAS IS 501

COMMERCIAL BANK AT ALMA, ALMA

Population 2,755 Crawford County
Chartered January 31, 1910 P.O. Box 369 Telephone Number 632-2257
Zip Code 72921
Number of Branches: Inside City — None; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Ralph B. Ballentine ..... President
Hilda Knight ..... V.P. & Cashier
Terry Q. Carson ..... Vice Pres.
Lucille Hayes ..... Asst. V.P.
William N.Brasher, III . Asst. Cashier
Helen Jones ..... Asst. Cashier
Barbara Houck ..... Asst. Cashier

Directors:

Ralph B. Ballentine
W. Dane Clay
John P. Ballentine
John A. Griffin
Hilda Knight
Caruth M. Alexander III

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	192
U.S. Treasury securities	3	491
Oblig. of other U.S. Government agencies and corporations		479
Oblig. of States and political subdivisions	1	854
Excess funds sold and sec. resell agreements	1	950
Loans, Net	11	038
Bank premises, furniture and fixtures		413
All other assets		381
TOTAL	20	798

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	577
Time & savings dep., ind., part., corp.	12	992
U.S. Gov't deposits		1
Deposits of States and subdivisions	2	865
Certified and Officers' Checks		138
Total Deposits	18	573
All other liabilities		179
Total Liabilities	18	752
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus		400
Undivided profits and capital reserve	1	546
Total equity capital	2	046
TOTAL	20	798

BANK OF AMITY, AMITY

Population 859 Clark County
Chartered November 30, 1905 P.O. Box 38 Telephone Number 342-5268
Zip Code 71921
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Cleda Olds.....President & Cashier
Joe F. Maxey .....Vice President
Peggy T. Adams .....Asst. Cashier
Hazel Richardson .....Asst. Cashier

Directors:

Ernie Dunlap
M.H. Oakley
Joe F. Maxey
Cleda Olds
Hazel Richardson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	856
U.S. Treasury securities	5	202
Oblig. of other U.S. Government agencies and corporations	3	378
Oblig. of States and political subdivisions	1	764
All other securities		200
Excess funds sold and sec. resell agreements	3	225
Loans, Net	11	321
Bank premises, furniture and fixtures		212
All other assets		595
TOTAL	27	753

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	637
Time and savings dep., ind., part., corp.	19	167
U.S.Gov't. deposits		1
Deposits of States and subdivisions		958
Total Deposits	23	763
All other liabilities		363
Total Liabilities	24	126
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus	1	200
Undivided profits and capital reserve	2	327
Total equity capital	3	627
TOTAL	27	753

CITIZENS FIRST STATE BANK, ARKADELPHIA

Population 10,005 Clark County
Chartered May 24, 1977 P.O. Box 218 Telephone Number 246-2411
Zip Code 71923
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: First Arkadelphia Bancshares, Inc.

Principal Officers:

*R. Edward Snider, Jr. .....President
Raymond Toler .....Exec. V. Pres.
Farrell Hall .....Senior V. Pres.
Johnnie Sue Huneycutt ...V. Pres. & Cashier
Judy Sligh .....V. Pres.
Jim Clevenger .....V. Pres.

*Designates Chief Executive Officer

Directors:

I. B. Fuller, Jr.
E.J. Alexander
Flave Carpenter
Cecil Cupp, Jr.
Jerry Francis
Farrell Hall
Billy Bob Hardman
C. R. Huie
Ed McCorkle
John M. Moore
R. Edward Snider, Jr.
Raymond Toler
Ralph Williams

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	4	098
U.S. Treasury securities	2	086
Oblig. of other U.S. Government agencies and corporations	2	100
Oblig. of States and political subdivisions	1	828
All other securities		159
Excess funds sold and sec. resell agreements		700
Loans, Net	16	829
Bank premises, furniture and fixtures		622
All other assets		698
TOTAL	29	120

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	5	211
Time & savings dep., ind., part., corp.	18	818
U.S. Gov't deposits		14
Deposits of States and subdivisions	1	786
Certified and Officers' Checks		522
Total Deposits	26	351
All other liabilities		251
Total Liabilities	26	602
Equity Capital		
Capital (# sh. au. 30,000) (# sh. outst. 30,000)		300
Surplus		700
Undivided profits and capital reserve	1	518
Total equity capital	2	518
TOTAL	29	120

ELK HORN BANK & TRUST CO., ARKADELPHIA

Population 10,005 Clark County
Chartered September 28, 1903 P.O. Box 248 Telephone Number 246-5811
Zip Code 71923
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Larry C. Whitley . . . President & CEO
Roy N. Shope . . . . Ex. V.P. & Cashier
Herman G. Brewer . . . Vice President
Johnny K. McAnally . . Ass't. V. Pres.
Morris Turner, Jr. . . . . Ass't. V. Pres.
Carolyn J. McAnally . . Ass't. Cashier
Betty B. Carter . . . . . Ass't. Cashier

Directors:

Thomas B. Barksdale
James Blanton
Harold Echols
James T. Gooch
James W. Harrington
Clift C. Lane
J. Hugh Lookadoo
Earl Meeks
Wayne D. Pollard
Charles W. Sharp
Dewaid Sharp
Roy N. Shope
A.C. Stone
Larry C. Whitley
J.B. Wingfield

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	2	997
U.S. Treasury securities	2	301
Oblig. of other U.S. Government agencies and corporations	7	943
Oblig. of States and political subdivisions	6	199
All other securities		300
Excess funds sold and sec. resell agreements		300
Loans, Net	16	403
Bank premises, furniture and fixtures		836
All other assets		845
TOTAL	38	124

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	366
Time & savings dep., ind., part., corp.	26	443
U.S. Gov't deposits		10
Deposits of States and subdivisions	2	816
Certified and Officers' Checks		80
Total Deposits	33	715
All other liabilities		478
Total Liabilities	34	193
Equity Capital		
Capital (# sh. au. 25,000) (# sh. outst. 25,000)		601
Surplus	1	109
Undivided profits and capital reserve	2	221
Total equity capital	3	931
TOTAL	38	124

MERCHANTS & PLANTERS BANK & TRUST COMPANY, ARKADELPHIA

Population 10,005 Clark County
Chartered June 15, 1911 P.O. Box 219 Telephone Number 246-4511
Zip Code 71923
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: First Financial Bancshares, Inc.

Principal Officers:

*Millard E. Aud ..... President & Chairman of the Board
L.L. Lineback ..... Exec. Vice Pres.
R. Allan Kimball ..... Vice Pres.
Barbara J. Evans ..... Vice Pres.

Directors:

Millard E. Aud
John M. Hobgood
Toney D. McMillan
Robert C. Rhodes
Jane Ross
Donald M. Tatman
Ross M. Whipple

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	2	688
U.S. Treasury securities	4	282
Oblig. of other U.S. Government agencies and corporations	1	699
Oblig. of States and political subdivisions	1	442
All other securities		375
Excess funds sold and sec. resell agreements	1	400
Loans, Net	15	420
Bank premises, furniture and fixtures		488
All other assets		553
TOTAL	28	347

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	618
Time & savings dep., ind., part., corp.	19	107
U.S. Gov't deposits		6
Deposits of States and subdivisions	2	686
Certified and Officers' Checks		400
Total Deposits	25	817
All other liabilities		238
Total Liabilities	26	055
Equity Capital		
Capital (# sh. au. 4,800) (# sh. outst. 4,800)		120
Surplus	1	130
Undivided profits and capital reserve	1	042
Total equity capital	2	292
TOTAL	28	347

BANK OF ASHDOWN, ASHDOWN

Population 3,956 Little River County
Chartered October 5, 1970 P.O. Box 547 Telephone Number 898-2761
Zip Code 71822
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Larry R. Mashburn .....Vice Chmn. and President
Robert W. Lewis .....Sr. Vice Pres.
Sue G. Daniel.....Asst. Vice Pres.
Marie Findley.....Asst. Vice Pres.
Olivia J. Green.....Cashier
Peggy Morgan .....Asst. Cashier

Directors:

James D. Armstrong
Larry G. Davis
Frank Edmonson
Leonard L. Hampson
John H. Hendrix
Larry R. Mashburn
Sheldon R. Madden
Eunice Spigner
G.M. Williams

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	230
U.S. Treasury securities		784
Oblig. of other U.S. Government agencies and corporations		100
Oblig. of States and political subdivisions		900
Excess funds sold and sec. resell agreements	9	125
Loans, Net	17	051
Bank premises, furniture and fixtures		394
All other assets		744
TOTAL	30	328

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	244
Time & savings dep., ind., part., corp.	22	600
U.S. Gov't deposits		31
Deposits of States and subdivisions	2	363
All other deposits		242
Certified and Officers' Checks		125
Total Deposits	27	605
All other liabilities		294
Total Liabilities	27	899
Equity Capital		
Capital (# sh. au. 45,000) (# sh. outst. 45,000)		450
Surplus	1	550
Undivided profits and capital reserve		429
Total equity capital	2	429
TOTAL	30	328

BANK OF ATKINS, ATKINS

Population 3,002 Pope County
Chartered September 19, 1895 P.O. Box 157 Telephone Number 641-2987
Zip Code 72823
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

James C. Mitchell .....Chairman
*David M. Mitchell..President & CEO
E. L. Jorden .....Vice President
Dorothy Wiley .....Cashier

Directors:

James C. Mitchell
David M. Mitchell
E. L. Jorden

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		793
U.S. Treasury securities	1	063
Oblig. of States and political subdivisions	2	843
All other securities		102
Excess funds sold and sec. resell agreements		700
Loans, Net	5	644
Bank premises, furniture and fixtures		25
All other assets		294
TOTAL	11	464

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	431
Time & savings dep., ind., part., corp.	7	525
U.S. Gov't deposits		2
Deposits of States and subdivisions	1	056
Certified and Officers' Checks		76
Total Deposits	10	090
All other liabilities		106
Total Liabilities	10	196
Equity Capital		
Capital (# sh. au. 12,500) (# sh. outst. 12,500)		125
Surplus		875
Undivided profits and capital reserve		268
Total equity capital	1	268
TOTAL	11	464

THE BANK OF AUGUSTA, AUGUSTA

Population 3,496 Woodruff County
Chartered February 20, 1935 P.O. Box Y Telephone Number 347-2511
Zip Code 72006
Number of Branches: Inside City -- None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

R.E. Gregory ..... President
*Woody Castleberry ..... Vice Pres.
Dorothy Willis ..... VP & Cashier
Sharon Rushing ..... Asst. Cashier

Directors:

John R. Eldridge
Franklin Collier
E.R. Miller
W.P. Daniel
J. Ford Smith
R.E. Gregory

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	2	783
U.S. Treasury securities	2	589
Oblig. of other U.S. Government agencies and corporations	5	594
Oblig. of States and political subdivisions	4	904
All other securities		1
Excess funds sold and sec. resell agreements		800
Loans, Net	9	026
Bank premises, furniture and fixtures		248
All other assets		605
TOTAL	26	550

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	094
Time & savings dep., ind., part., corp.	17	377
U.S. Gov't deposits		1
Deposits of States and subdivisions	2	100
Certified and Officers' Checks		34
Total Deposits	22	606
All other liabilities		379
Total Liabilities	22	985
Equity Capital		
Capital (# sh. au. 8,000) (# sh. outst. 8,000)		200
Surplus		500
Undivided profits and capital reserve	2	865
Total equity capital	3	565
TOTAL	26	550

CITIZENS STATE BANK, BALD KNOB

Population 2,790 White County
Chartered January 22, 1931 P.O. Box 200 Telephone Number 724-3241
Zip Code 72010
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Citizens State Bankshares of Bald Knob, Inc.

Principal Officers:

*Mrs. Juanita Litzelfelner . . . President and Chairman
Larry E. Kircher . . . . . VP & Cashier
David O. Ramey . . . . . Vice President
Margaret M. Etheridge . . . . Asst. VP
Peggy Reed . . . . . Asst. Cashier

Directors:

Mrs. Juanita Litzelfelner
Larry E. Kircher
David O. Ramey
Jennings Leggett
Bob J. Clark
Bernard C. Smith, M.D.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	358
U.S. Treasury securities	3	782
Oblig. of other U.S. Government agencies and corporations	1	832
Oblig. of States and political subdivisions	1	221
Excess funds sold and sec. resell agreements		300
Loans, Net	7	914
Bank premises, furniture and fixtures		540
All other assets		716
TOTAL	17	663

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	672
Time & savings dep., ind., part., corp.	11	678
U.S. Gov't deposits		15
Deposits of States and subdivisions	1	170
All other deposits		71
Certified and Officers' Checks		83
Total Deposits	15	689
All other liabilities		222
Total Liabilities	15	911
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus		700
Undivided profits and capital reserve		952
Total equity capital	1	752
TOTAL	17	663

THE CITIZENS BANK, BATESVILLE

Population 8,263 Independence County
Chartered February 19, 1953 P.O. Box 2156 Telephone Number 793-4441
Zip Code 72503
Number of Branches: Inside City — 3; Outside City — None
Number of CBCT's: Inside City — 2; Outside City — None

Principal Officers:

*T.G. Vinson ..... President
Charles Arnold ..... Exec. V.P.
David Hidy ..... V.P. & Cashier
David Ford ..... Vice President
Floren King ..... Vice President

Directors:

Charles Arnold
Dr. Lackey Moody
Eagle Street
M.F. Highsmith
Noel K. Sims
Mrs. J.K. Southerland
Lackey Moody
Doyle W. Rogers
T.G. Vinson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	3	473
U.S. Treasury securities	12	287
Oblig. of other U.S. Government agencies and corporations	8	573
Oblig. of States and political subdivisions	7	500
All other securities		50
Excess funds sold & sec. resell agreements	2	150
Loans, Net	35	553
Bank premises, furniture and fixtures	1	590
All other assets	1	899
TOTAL	73	075

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	12	775
Time & savings dep., ind., part., corp.	44	846
U.S. Gov't deposits		7
Deposits of States and subdivisions	8	127
All other deposits		116
Certified and Officers' Checks		385
Total Deposits	66	256
Excess funds purchased and sec. repurchase agreements		721
All other liabilities		663
Total Liabilities	67	640
Equity Capital		
Capital (# sh. au. 7,000) (# sh. outst. 7,000)		700
Surplus		950
Undivided profits and capital reserve	3	385
Total equity capital	5	035
Subordinated notes and debentures		400
TOTAL	73	075

BANK OF BEARDEN, BEARDEN

Population 1,191 Ouachita County
Chartered June 17, 1945 P.O. Box 135 Telephone Number 687-2233
Zip Code 71720
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*John E. Anthony.....Chairman
Rick Green .....President
Edward W. Paschal ...Oper. Officer
Harold Mizell.....Cashier
Rosemary Barner.....Asst. Cashier

Directors:

John E. Anthony
Joe F. Barner
O.D. Cathey
Rick Green
Kenneth D. Keeton
Howard G. McWhorter
Eric Stuckey
J.E. Word

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	120
U.S. Treasury securities .	1	199
Oblig. of other U.S. Government agencies and corporations	2	293
Oblig. of States and political subdivisions..	1	706
Excess funds sold and sec. resell agreements .		700
Loans, Net	5	428
Bank premises, furniture and fixtures		134
All other assets.....		130
TOTAL	12	710

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	280
Time & savings dep., ind., part., corp.	8	710
U.S. Gov't deposits.....		3
Deposits of States and subdivisions	1	107
Certified and Officers' Checks		30
Total Deposits	11	130
All other Liabilities		111
Total Liabilities	11	241
Equity Capital		
Capital (# sh. au. 8,800) (# sh. outst. 8,020)		200
Surplus		903
Undivided profits and capital reserve		366
Total equity capital ...	1	469
TOTAL	12	710

CITIZENS BANK, BEEBE

Population 3,599 White County
Chartered June 21, 1917 P.O. Box T Telephone Number 882-6411
Zip Code 72012
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*E.H. Abington, II .....President
J. Darrel Hall .....Exec. V.P.
Margie Jensen .....Vice President
Anna Spradlin .....Cashier
Betty Liddle.....Asst. V.P.
Vickie Duke .....Asst. Cashier

Directors:

Bobby Bell
A.C. Benton
Doyle Burns
Millan Burrow
John Fisher
Byrne Garrett
Frank Garrison
J. Darrel Hall
Lee Hayes
Leroy Goff
Margie Jensen
C.A. Jones
James Rakes
Mayes Scott
T.E. Abington
E.H. Abington, II

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	101
U.S. Treasury securities	1	255
Oblig. of other U.S. Government agencies and corporations		902
Oblig. of States and political subdivisions	2	875
Excess funds sold and sec. resell agreements		525
Loans, Net	11	349
Bank premises, furniture and fixtures		462
All other assets		367
TOTAL	18	836

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	673
Time & savings dep., ind., part., corp.	12	173
U.S. Gov't deposits		21
Deposits of States and subdivisions	1	600
Certified and Officers' Checks		34
Total Deposits	16	501
All other liabilities		200
Total Liabilities	16	701
Equity Capital		
Capital (# sh. au. 20,000) (# sh. outst. 20,000)		200
Surplus		600
Undivided profits and capital reserve	1	335
Total equity capital	2	135
TOTAL	18	836

FIRST STATE BANK, BEEBE

Population 3,599 White County
Chartered April 20, 1981 P.O. Box D Telephone Number 882-6406
Zip Code 72012
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Garland Kirkpatrick .....Chairman, President & CEO
James A. Lovell, Jr. .... V.P. & Cash.
Clara Clark.....Asst. Cashier
Marilyn Cole .....Asst. Cashier
Sandy Poindexter.....Adm. Asst.

Directors:

Dr. Ruth Couch
Mrs. Grace Crouch
Johnnie Downing
Walter England
Luther B. Harvey
Robert O. Justice
H. Kelton Keathley
Keith K. Knight
Joseph G. Mack
Bruce Oakley
Harvey Smith

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		823
U.S. Treasury securities		498
Oblig. of other U.S. Government agencies and corporations	1	691
Oblig. of States and political subdivisions		724
All other securities		76
Loans, Net	5	136
Bank premises, furniture and fixtures		822
All other assets		303
TOTAL	10	073

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.		421
Time & savings dep., ind., part., corp.	6	312
U.S. Gov't deposits		63
Deposits of States and subdivisions	1	347
Certified and Officers' Checks		119
Total Deposits	8	262
Excess funds purchased and sec. repurchase agreements		150
All other liabilities		105
Total Liabilities	8	517
Equity Capital		
Capital (# sh. au. 50,000) (# sh. outst. 50,000)		500
Surplus		500
Undivided profits and capital reserve		556
Total equity capital	1	556
TOTAL	10	073

BENTON STATE BANK, BENTON

Population 17,737 Saline County
Chartered February 9, 1934 P.O. Box 9 Telephone Number 778-0431
Zip Code 72015
Number of Branches: Inside City — 2; Outside City — 1
Number of CBCT's: Inside City — 1; Outside City — 1

Principal Officers:

*Brooks Morris .....President
Russell Coleman .....Exec. V.P.
Harry McCormick ....Sr. Vice Pres.
June MaGee .....Vice President
Joann Baker .....Vice President
James Trotter .....Vice President

Directors:

Bob Alsobrook
Mrs. W.R. Alsobrook
Fred E. Briner
A.B. Holiman, Jr.
W.L. Tucker
W.W. Jones
Malcolm Lawrence

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	5	102
U.S. Treasury securities	28	495
Oblig. of other U.S. Government agencies and corporations	11	004
Oblig. of States and political subdivisions	11	014
All other securities		10
Excess funds sold & sec. resell agreements	4	625
Loans, Net	24	910
Bank premises, furniture and fixtures	1	315
All other assets	2	002
TOTAL	88	477

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	11	305
Time & savings dep., ind., part., corp.	62	348
U.S. Gov't deposits		28
Deposits of States and subdivisions	5	548
Certified and Officers' Checks		535
Total Deposits	79	764
All other liabilities	1	505
Total Liabilities	81	269
Equity Capital		
Cap. (# sh. au. 132,000) (# sh. outst. 132,000)	1	320
Surplus		825
Undivided profits and capital reserve	5	063
Total equity capital	7	208
TOTAL	88	477

THE UNION BANK OF BENTON, BENTON

Population 17,737 Saline County
Chartered January 11, 1954 P.O. Box 687 Telephone Number 778-0411
Zip Code 72015
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — 1; Outside City — 1

Principal Officers:

*Bob Gregory ..... President
M.W. Whaley ..... Ex. V. Pres.
James Biggers .. Cashier/Comptroller
Mickey Taylor ..... V. Pres.

Directors:

Greg B. Brown, Chm
June G. Brown
Lilburn Carlisle
J.D. Harris
R.G. Kuerner
I.E. McCray, Jr.
J. Fred Walton, Jr.
John Young

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	4	025
U.S. Treasury securities	3	125
Oblig. of other U.S. Government agencies and corporations	3	213
Oblig. of States and political subdivisions	5	041
All other securities		21
Excess funds sold and sec. resell agreements	9	800
Loans, Net	37	733
Bank premises, furniture and fixtures	1	471
All other assets	1	430
TOTAL	65	859

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	10	640
Time & savings dep., ind., part., corp.	41	748
U.S. Gov't deposits		43
Deposits of States and subdivisions	7	405
Certified and Officers' Checks		246
Total Deposits	60	082
Excess funds purchased and sec. repurchase agreements		9
All other liabilities		731
Total Liabilities	60	822
Equity Capital		
Cap. (# sh. au. 72,940.3) (# sh. outst. 72,940.3)		729
Surplus		857
Undivided profits and capital reserve	2	795
Total equity capital	4	381
Subordinated notes and debentures		656
TOTAL	65	859

BANK OF BENTONVILLE, BENTONVILLE

Population 8,756 Benton County
Chartered February 25, 1931 P.O. Box 449 Telephone Number 273-3331
Zip Code 72712
Number of Branches: Inside City — 2; Outside City — 2
Number of CBCT's: Inside City — 3; Outside City — 1

Principal Officers:

*Burton E. Stacy .....President
John W. Fryer ...Ex. V.P. & Cashier
Tim Summers .....Vice President
Donald E. Walker ....Vice President
David A. Short .....Vice President
Fred W. Lookadoo .....Vice Pres. & Trust Officer
Paul Galyean .....Vice President

*Designates Chief Executive Officer

Directors:

E.F. Adair
G.M.Billingsley
R. E. Buck
Max Burger
W.H. Enfield
Glenn Featherston
J.W. Fryer
David Glass
Carl Hutchens
Clayton Little
J.A. Rollow
R.L. Scoggins
B.E. Stacy
Jim Walton
Sam Walton

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	8	721
U.S. Treasury securities	9	110
Oblig. of other U.S. Government agencies and corporations	7	258
Oblig. of States and political subdivisions	15	493
Loans, Net	67	636
Bank premises, furniture and fixtures	1	748
All other assets	3	516
TOTAL	113	482

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	14	842
Time & savings dep., ind., part., corp.	76	979
U.S. Gov't deposits		108
Deposits of States and subdivisions	9	840
Certified and Officers' Checks		235
Total Deposits	102	004
All other liabilities	3	950
Total Liabilities	105	954
Equity Capital		
Capital (# sh. au. 50,000) (# sh. outst. 39,200)		980
Surplus	2	770
Undivided profits and capital reserve	3	778
Total equity capital	7	528
TOTAL	113	482

CITIZENS BANK, BENTONVILLE

Population 8,756 Benton County
Chartered December 16, 1968 P.O. Box 709 Telephone Number 273-5586
Zip Code 72712
Number of Branches: Inside City — None; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Robert L. Smith ...President & CEO
Lloyd T. Jones .....Ex. V. Pres.
Johnnie J. Qualls ....V.P. & Cashier
Lawrence R. McCarroll .....V. Pres.
William J. Hurd .....Asst. V.P.

Directors:

Lawrence P. Bolte
Charles G. Burke
Wayne W. Carlson
Wallace W. Fowler, Chm.
Phil Jones
Wilson D. Powell
Cecil E. Shores
Robert L. Smith
Ralph C. Williams

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	2	313
U.S. Treasury securities	2	197
Oblig. of other U.S. Government agencies and corporations	1	461
Oblig. of States and political subdivisions	3	725
Loans, Net	24	797
Bank premises, furniture and fixtures		948
All other assets		964
TOTAL	36	405

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	033
Time & savings dep., ind., part., corp.	25	478
Deposits of States and subdivisions	2	617
Certified and Officers' Checks		225
Total Deposits	32	353
Excess funds purchased and sec. repurchase agreements	1	000
All other liabilities		370
Total Liabilities	33	723
Equity Capital		
Capital (# sh. au. 65,000) (# sh. outst. 54,921)		549
Surplus		922
Undivided profits and capital reserve	1	211
Total equity capital	2	682
TOTAL	36	405

BANK OF BLEVINS, BLEVINS

Population 314 Hempstead County
Chartered August 12, 1912 P.O. Box 158 Telephone Number 874-2541
Zip Code 71825
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: First Blevins Bancshares, Inc.

Principal Officers:

P.C. Stephens .....President
*Mike Stephens ...Ex. V.P. & Cashier
Nell Stephens .....Sr. V. Pres.

Directors:

Harold M. Stephens
P.C. Stephens
Nell Stephens
Mike Stephens

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		653
U.S. Treasury securities	1	500
Oblig. of other U.S. Government agencies and corporations		957
Oblig. of States and political subdivisions		195
Excess funds sold and sec. resell agreements		150
Loans, Net	3	418
Bank premises, furniture and fixtures		5
All other assets		10
TOTAL	6	888

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.		798
Time & savings dep., ind., part., corp.	5	106
U.S. Gov't. deposits		2
Deposits of States and subdivisions		435
Certified and Officers' Checks		10
Total Deposits	6	351
All other liabilities		4
Total Liabilities	6	355
Equity Capital		
Capital (# sh. au. 16,000) (# sh. outst. 8,050)		101
Surplus		150
Undivided profits and capital reserve		282
Total equity capital		533
TOTAL	6	888

FARMERS BANK & TRUST COMPANY, BLYTHEVILLE

Population 24,314 Mississippi County
Chartered March 16, 1908 P.O. Box 688 Telephone Number 763-8101
Zip Code 72315
Number of Branches: Inside City — 2; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*R.A. Porter .....Chairman of Board
Alvin Huffman, III .....President
Lee A. Crowe .....Ex. V. Pres.
James Magee .....V. Pres.
R.G. Cox .....Cashier
Joe Churchill .....Asst. V. Pres.
Ralph M. Harmon .....Trust Officer

*Designates Chief Executive Officer

Directors:

Dale Briggs
Jerry Cohen
Glen Cook
Lee A. Crowe*
G.G. Hubbard, Jr.
Alvin Huffman, III*
Paul C. Hughes
Herbert Jones
R.A. Porter

*Designates Advisory

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	4	187
U.S. Treasury securities	20	027
Oblig. of other U.S. Government agencies and corporations	22	098
Oblig. of States and political subdivisions	7	649
All other securities		75
Excess funds sold and sec. resell agreements		450
Loans, Net	16	324
Bank premises, furniture and fixtures		910
All other assets	1	677
TOTAL	73	397

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	8	085
Time & savings dep., ind., part., corp.	49	669
U.S. Gov't deposits		36
Deposits of States and subdivisions	7	401
All other deposits		374
Certified and Officers' Checks		184
Total Deposits	65	749
All other liabilities	1	146
Total Liabilities	66	895
Equity Capital		
Capital (# sh. au. 40,000) (# sh. outst. 40,000)	1	000
Surplus	1	500
Undivided profits and capital reserve	4	002
Total equity capital	6	502
TOTAL	73	397

CITIZENS BANK, BOONEVILLE

Population 3,289 Logan County
Chartered April 18, 1910 P.O. Box 238 Telephone Number 675-2747
Zip Code 72927
Number of Branches: Inside City — 1; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Jeral L. Hampton.....President
Bill Landrum .....Ex. V. Pres.
Larry Kinard .....Ex. V. Pres
Bill Mitchell.....V. Pres.
Joe Earp .....V. Pres.
Shirley Powell.....V. Pres.
Lee Strickland.....V. Pres.

Directors:

Jeral L. Hampton
Bill Landrum
Larry Kinard
H.L. Thomas, Jr.
Robert E. Remy
A.B. Littlefield
Melvin R. Dunn
Bill D. Leslie
Richard Lippard
Glen Fitzgerald

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	8	093
U.S. Treasury securities	1	912
Oblig. of other U.S. Government agencies and corporations	2	234
Oblig. of States and political subdivisions	7	477
Loans, Net	35	639
Bank premises, furniture and fixtures		486
All other assets	1	102
TOTAL	56	943

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	733
Time & savings dep., ind., part., corp.	43	233
U.S. Gov't deposits		101
Deposits of States and subdivisions	3	210
Certified and Officers' Checks		269
Total Deposits	50	546
Excess funds purchased and sec. repurchase agreements		675
All other liabilities		634
Total Liabilities	51	855
Equity Capital		
Cap. (# sh. au. 100,000) (# sh. outst. 100,000)	1	000
Surplus	1	000
Undivided profits and capital reserve	3	088
Total equity capital	5	088
TOTAL	56	943

THE BANK OF BRADLEY, BRADLEY

Population 790 Lafayette County
Chartered April 10, 1933 P.O. Box 128 Telephone Number 894-3322
Zip Code 71826
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: The Bradley Corp.

Principal Officers:

*Lane Pierce .....President
Carl Adams, Jr. .....V. Pres.
Ann Darner .....V.P. & Cashier
Billie Pierce .....Asst. V. Pres.
J.B. Works .....Asst. Cashier
Elizabeth C. Hamner ..Asst. Cashier

Directors:

G.E. Crabtree
Randy Griffing
Lane Pierce

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		878
U.S. Treasury securities		300
Oblig. of other U.S. Government agencies and corporations	1	986
Oblig. of States and political subdivisions		353
Excess funds sold and sec. resell agreements		300
Loans, Net	5	690
Bank premises, furniture and fixtures		99
All other assets		31
TOTAL	9	637

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.		780
Time & savings dep., ind., part., corp.	6	740
U.S. Gov't deposits		8
Deposits of States and subdivisions	1	364
Certified and Officers' Checks		17
Total Deposits	8	909
Total Liabilities	8	909
Equity Capital		
Capital (# sh. au. 11,000) (# sh. outst. 10,000)		100
Surplus		500
Undivided profits and capital reserve		128
Total equity capital		728
TOTAL	9	637

BANK OF BRINKLEY, BRINKLEY

Population 4,997 Monroe County
Chartered January 17, 1903 P.O. Box 727 Telephone Number 734-3133
Zip Code 72021
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Brinkley Bancshares, Inc.

Principal Officers:

A.L. Rusher ..... Chairman
*A.H. Rusher ..... President
Gus Rusher ..... Ex. V. Pres.
Harold Hardwick ..... V. Pres.
Mildred Dickson ..... Cashier

Directors:

A.L. Rusher
A.H. Rusher
Gus Rusher
Sidney McKnight
Lambert Dial
Don Fuller
Jim Carroll
Harold Hardwick

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	2	939
U.S. Treasury securities	1	002
Oblig. of other U.S. Government agencies and corporations	9	584
Oblig. of States and political subdivisions	4	384
All other securities		961
Excess funds sold and sec. resell agreements	2	100
Loans, Net	15	903
Bank premises, furniture and fixtures		507
All other assets		991
TOTAL	38	371

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	387
Time & savings dep., ind., part., corp.	28	494
U.S. Gov't deposits		33
Deposits of States and subdivisions	1	233
Certified and Officers' Checks		207
Total Deposits	34	354
All other liabilities		380
Total Liabilities	34	734
Equity Capital		
Capital (# sh. au. 24,000) (# sh. outst. 24,000)		600
Surplus	1	600
Undivided profits and capital reserve	1	437
Total equity capital	3	637
TOTAL	38	371

BANK OF CABOT, CABOT

Population 3,970 Lonoke County
Chartered March 23, 1903 P.O. Drawer R Telephone Number 843-3575
Zip Code 72023
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — 1; Outside City — None
Bank Holding Company Affiliate: Cabot Bankshares, Inc.

Principal Officers:

*James M. Park .....President
Joe W. Park .....V.P. & Cashier
William E. Williams .....V. Pres.
Jaunita C. Morden .....V. Pres.
James F. Campbell .....V. Pres.
Oleta R. Kinder .....Auditor

Directors:

Howell M. Thompson, Chair.
W.T. Barnwell
A.M. Feland, III
Charles L. George
Austin R. Leeds
Jack M. Lowman
James M. Park
Joe W. Park
Gerald H. Shock
Charles R. Templeton
William E. Williams
H.A. Whitley

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	4	068
U.S. Treasury securities	8	203
Oblig. of other U.S. Government agencies and corporations	3	381
Oblig. of States and political subdivisions	7	417
All other securities		270
Excess funds sold and sec. resell agreements		400
Loans, Net	26	077
Bank premises, furniture and fixtures		848
All other assets	1	585
TOTAL	52	249

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	6	974
Time & savings dep., ind., part., corp.	38	179
U.S. Gov't deposits		85
Deposits of States and subdivisions	2	017
Certified and Officers' Checks		74
Total Deposits	47	329
All other liabilities		664
Total Liabilities	47	993
Equity Capital		
Capital (# sh. au. 25,000) (# sh. outst. 25,000)		625
Surplus	1	575
Undivided profits and capital reserve	1	756
Total equity capital	3	956
Subordinated notes and debentures		300
TOTAL	52	249

FIRST STATE BANK, CALICO ROCK

Population 1,046 Izard County
Chartered May 1, 1914 P.O. Box 236 Telephone Number 297-3711
Zip Code 72519
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Gaye Copp.....Chairman of Board
*H. Davey Wyatt.....President
Paul W. Seay.....V. Pres.
Danny Moser.....V. Pres
Boyce Hicks.....Asst. V. Pres
Mondalyn Caldwell....Asst. Cashier
Joann Farmer..Administrative Asst.

Directors:

Gaye Copp
Paul W. Seay
H. Davey Wyatt

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		729
U.S. Treasury securities	3	377
Oblig. of other U.S. Government agencies and corporations	4	261
Oblig. of States and political subdivisions	2	782
Excess funds sold and sec. resell agreements	1	100
Loans, Net	6	039
Bank premises, furniture and fixtures		266
All other assets		580
TOTAL	19	134

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	563
Time & savings dep., ind., part., corp.	13	247
U.S. Gov't deposits		9
Deposits of States and subdivisions		628
Certified and Officers Checks		59
Total Deposits	16	506
Excess funds purchased and sec. repurchase agreements		49
All other liabilities		147
Total Liabilities	16	702
Equity Capital		
Capital (# sh. au. 10,000) (# sh. outst. 10,000)		250
Surplus		400
Undivided profits and capital reserve	1	782
Total equity capital	2	432
TOTAL	19	134

THE MERCHANTS AND PLANTERS BANK, CAMDEN

Population 15,356 Ouachita County
Chartered April 18, 1928 P.O. Box 1017 Telephone Number 836-8136
Zip Code 71701
Number of Branches: Inside City — 3; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*B.J. Ford .....Chmn. & President
H. Tedford Burnett, Jr. ..Exec. V.P.
Billy G. Wright .....Sr. Vice Pres.
Jack M. Sheppard, Jr. .....Cashier

Directors:

Harry F. Barnes
B.J. Ford
Roy Ledbetter
Ray Parham
Emmette Parham
Katherine Patton
Roy B. Walton
Ralph S. O'Connor
E.L. Harrison

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	3	084
U.S. Treasury securities	3	744
Oblig. of other U.S. Government agencies and corporations	4	772
Oblig. of States and political subdivisions	8	721
All other securities		75
Excess funds sold and sec. resell agreements	1	800
Loans, Net	30	163
Bank premises, furniture and fixtures		914
All other assets	1	055
TOTAL	54	328

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	11	409
Time & savings dep., ind., part., corp.	34	704
U.S. Gov't deposits		47
Deposits of States and subdivisions	2	566
All other deposits		14
Certified and Officers' Checks		449
Total Deposits	49	189
All other liabilities		662
Total Liabilities	49	851
Equity Capital		
Cap. (# sh. au. 100,000) (# sh. outst. 100,000)	1	000
Surplus	2	000
Undivided profits and capital reserve	1	477
Total equity capital	4	477
TOTAL	54	328

CARAWAY BANK, CARAWAY

Population 1,165 Craighead County
Chartered November 29, 1962 P.O. Box 39 Telephone Number 482-3329
Zip Code 72419
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Amos David .....Chmn. of Board
J.R. David, Jr. .....President
Douglas Bradley .....Vice Pres.
Jean Goodman .....Vice Pres.
Gundel David Martin.....Asst. V.P.
Deborah David Taylor....Asst. V.P.

Directors:

Amos David
J.R. David, Jr.
Douglas Bradley
Mildred David
Lee David

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	396
U.S. Treasury securities		538
Oblig. of other U.S. Government agencies and corporations		170
Oblig. of States and political subdivisions	1	353
All other securities		8
Excess funds sold and sec. resell agreements		650
Loans, Net	4	572
Bank premises, furniture and fixtures		93
All other assets		226
TOTAL	9	006

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	546
Time & savings dep., ind., part., corp.	5	843
U.S. Gov't deposits		3
Deposits of States and subdivisions		519
Certified and Officers' Checks		127
Total Deposits	8	038
All other liabilities		102
Total Liabilities	8	140
Equity Capital		
Capital (# sh. au. 10,080) (# sh. outst. 10,080)		252
Surplus		100
Undivided profits and capital reserve		514
Total equity capital		866
TOTAL	9	006

CITIZENS BANK & TRUST, CARLISLE

Population 2,567 Lonoke County
Chartered December 22, 1930 P.O. Box 69 Telephone Number 552-7571
Zip Code 72024
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Grand Prairie Bancshares, Inc.

Principal Officers:

*M.S. Woodruff .....Pres. & Asst. Trust Officer
Bill J. Shoup ....Sr. V.P. & Sec. Off.
Laverne Caldwell ....V.P. & Cashier
Hallie Hazelwood .....Asst. Cashier
Barbara Felts .....Asst. Cashier
Vicki Jennings ...Loan Oper. Officer
M. Gaines Young, Jr. ..Trust Officer
Bobbie Jean Pryor ..Asst. Trust Off.

*Designates Chief Executive Officer

Directors:

M.S. Woodruff, Chairman
Clifford Bennett
Dr. J.F. Gartman
C.W. Harper
Charles Hunt
Bill Shoup
M. Gaines Young, Jr.
**F.M. Perkins

**Advisory Member

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	2	106
U.S. Treasury securities	6	745
Oblig. of other U.S. Government agencies and corporations	6	713
Oblig. of States and political subdivisions	5	379
Excess funds sold and sec. resell agreements	1	700
Loans, Net	15	561
Bank premises, furniture and fixtures		360
All other assets	1	147
TOTAL	39	711

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	551
Time & savings dep., ind., part., corp.	29	663
U.S. Gov't deposits		173
Deposits of States and subdivisions	1	179
All other deposits		17
Certified and Officers' Checks		186
Total Deposits	35	769
All other liabilities		389
Total Liabilities	36	158
Equity Capital		
Capital (# sh. au. 39,000) (# sh. outst. 39,000)		975
Surplus	1	025
Undivided profits and capital reserve	1	553
Total equity capital	3	553
TOTAL	39	711

BANK OF CAVE CITY, CAVE CITY

Population 1,599 Sharp County
Chartered July 2, 1906 P.O. Box 82 Telephone Number 283-5553
Zip Code 72521
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Eagle Street .....Chmn. & President
James M. Street ....Exec. Vice Pres.
Clifton Crabtree .....V.P. & Cashier

Directors:

Eagle Street
James E. Street
James M. Street
Eugene Street
Clifton Crabtree
Samuel F. Beller

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	084
U.S. Treasury securities	1	500
Oblig. of other U.S. Government agencies and corporations	1	590
Oblig. of States and political subdivisions	2	189
Loans, Net	10	673
Bank premises, furniture and fixtures		127
All other assets		360
TOTAL	17	523

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	121
Time & savings dep., ind., part., corp.	12	359
U.S. Gov't deposits		2
Deposits of States and subdivisions	1	161
Certified and Officers' Checks		141
Total Deposits	15	784
All other liabilities		138
Total Liabilities	15	922
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus		400
Undivided profits and capital reserve	1	101
Total equity capital	1	601
TOTAL	17	523

AMERICAN STATE BANK, CHARLESTON

Population 1,786 Franklin County
Chartered June 29, 1910 P.O. Box 128 Telephone Number 965-2201
Zip Code 72933
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — 1; Outside City — None
Bank Holding Company Affiliate: American Bancshares of Arkansas, Inc.

Principal Officers:

*Joe S. Hiatt .....Chmn. & Pres.
Michael F. Flynn .....Exec. V.P.
Clyde L. Hiatt .....Sr. Vice Pres.
Sherman Hiatt .....V.P. & Cashier
Margie Hiatt .....Vice Pres.
Harold Hull .....Vice Pres.
Alice K. Wood .....Asst. V.P.

Directors:

Joe S. Hiatt
Michael F. Flynn
Clyde L. Hiatt
Sherman Hiatt
Harold W. Jones
Troy Clark
John McDonald
Joe O. Larkin

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	022
U.S. Treasury securities	3	407
Oblig. of other U.S. Government agencies and corporations	2	979
Oblig. of States and political subdivisions	3	687
Excess funds sold and sec. resell agreements		450
Loans, Net	12	311
Bank premises, furniture and fixtures		793
All other assets		548
TOTAL	25	197

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	531
Time & savings dep., ind., part., corp.	15	685
U.S. Gov't deposits		2
Deposits of States and subdivisions	1	610
Certified and Officers' Checks		46
Total Deposits	21	874
Excess funds purchased and sec. repurchase agreements		267
All other liabilities		188
Total Liabilities	22	329
Equity Capital		
Capital (# sh. au. 12,000) (# sh. outst. 12,000)		300
Surplus		900
Undivided profits and capital reserve	1	668
Total equity capital	2	868
TOTAL	25	197

BANK OF CHERRY VALLEY, CHERRY VALLEY

Population 729 Cross County
Chartered January 24, 1907 P.O. Box 188 Telephone Number 588-3332
Zip Code 72324
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

W.M. Smith, Jr. ..... President
*W.M. Smith, III ..... Exec. V.P.
Emmett Milam ..... Vice Pres.
Yvonne Lace ..... Cashier
Peggy Grubbs ..... Asst. Cashier
Ricky Harrison ... Inst. Loan Officer

Directors:

W.M. Smith, Jr.
W.M. Smith, III
Emmett Milam
H.H. Beasley
Edward Maddox

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	3	209
U.S. Treasury securities		299
Oblig. of other U.S. Government agencies and corporations	1	237
Oblig. of States and political subdivisions	1	968
All other securities		8
Excess funds sold and sec. resell agreements		750
Loans, Net	9	273
Bank premises, furniture and fixtures		76
All other assets		537
TOTAL	17	357

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	154
Time & savings dep., ind., part., corp.	11	523
U.S. Gov't deposits		3
Deposits of States and subdivisions	1	158
All other deposits		535
Certified and Officers' Checks		74
Total Deposits	15	447
All other liabilities		248
Total Liabilities	15	695
Equity Capital		
Capital (# sh. au. 2,000) (# sh. outst. 2,000)		100
Surplus	1	300
Undivided profits and capital reserve		262
Total equity capital	1	662
TOTAL	17	357

THE MERCHANTS AND PLANTERS BANK, CLARENDON

Popula'ion 2,500 Monroe County
Chartered July 23, 1 30 P.O. Box 280 Telephone Number 747-3319
Zip Code 72029
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*J. Perry Lee.....President
James B. Sharp .....Chairman
Caroline B. Lyle .....Vice Pres.
Rheta Griffith.....Corp. Sec.

Directors:

J. Perry Lee
James B. Sharp
Caroline B. Lyle
Rheta Griffith
Paul McKay
Ellen Menard
B.J. Hopson
Donald A. Davis

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	2	908
U.S. Treasury securities		647
Oblig. of other U.S. Government agencies and corporations	6	344
Oblig. of States and political subdivisions		938
Excess funds sold and sec. resell agreements		265
Loans, Net	4	099
Bank premises, furniture and fixtures		278
All other assets		318
TOTAL	15	797

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	928
Time & savings dep., ind., part., corp.	10	736
U.S. Gov't deposits		9
Deposits of States and subdivisions	1	429
Certified and Officers' Checks		62
Total Deposits	14	164
All other liabilities		171
Total Liabilities	14	335
Equity Capital		
Capital (# sh. au. 6,000) (# sh. outst. 6,000)		150
Surplus		200
Undivided profits and capital reserve		912
Total equity capital	1	262
Subordinated notes and debentures		200
TOTAL	15	797

ARKANSAS STATE BANK, CLARKSVILLE

Population 5,237 Johnson County
Chartered March 8, 1967 P.O. Box 100 Telephone Number 754-6325
Zip Code 72830
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — 1; Outside City — None
Bank Holding Company Affiliate: Arkansas State Bancorporation

Principal Officers:

*Jefferson Haney ..Chmn. & Director
William M. Sharp...Pres. & Director
Betty L. Callahan ....V.P. & Cashier
Don Perry .....Vice Pres.
Mary Pitts.....Asst. Cashier

Directors:

Harold Whitson
Jim Dickerson
H.E. Wharton
R.L. Thompson
Armil Taylor
Dane Riggs
Guy P. Shirgley

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	2	264
U.S. Treasury securities	3	104
Oblig. of other U.S. Government agencies and corporations	8	629
Oblig. of States and political subdivisions	4	628
All other securities	2	765
Loans, Net	13	970
Bank premises, furniture and fixtures		556
All other assets		833
TOTAL	36	749

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	372
Time & savings dep., ind., part., corp.	27	844
U.S. Gov't deposits		29
Deposits of States and subdivisions	1	913
Certified and Officers' Checks		126
Total Deposits	32	284
Excess funds purchased and sec. repurchase agreements		750
All other liabilities		455
Total Liabilities	33	489
Equity Capital		
Capital (# sh. au. 12,000) (# sh. outst. 12,000)		120
Surplus	1	880
Undivided profits and capital reserve	1	260
Total equity capital	3	260
TOTAL	36	749

FARMERS BANK & TRUST COMPANY, CLARKSVILLE

Population 5,237 Johnson County
Chartered July 6, 1978 P.O. Box 288 Telephone Number 754-2020
Zip Code 72830
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — 2 ; Outside City — None

Principal Officers:

*James C. East .....Chmn. of Board
J.A. McEntire III .....Vice Chmn.
Joe A. Woodson.....President
Lee White .....Sr. V.P.
James E. Brantley .....Sr. V.P.
Mary L. Warren .....Vice Pres.
Nina Mason .....Vice Pres.
Harold Johnson .....Vice Pres.
Elmer G. Smith.....Asst. V.P.
Rebecca Upton .....Asst. V.P.
Tommy Sexton .....Asst. V.P.
Roderick Weaver.....Gen. Counsel

Directors:

James C. East
Robert A. Hurley
J. E. Lewis
J.A. McEntire, III
Robert C. Magee
Steven Morgan
Dayne Phillips
Bill Porter
Carolyn Qualls
Ted Riley
J.T. White
Lee White
Joe A. Woodson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	4	236
U.S. Treasury securities	3	135
Oblig. of other U.S. Government agencies and corporations	12	319
Oblig. of States and political subdivisions	5	879
All other securities		40
Excess funds sold and sec. resell agreements	1	300
Loans, Net	22	137
Bank premises, furniture and fixtures		790
All other assets		936
TOTAL	50	772

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	5	405
Time & savings dep., ind., part., corp.	37	636
U.S. Gov't deposits		249
Deposits of States and subdivisions	2	355
Certified and Officers' Checks		278
Total Deposits	45	923
Excess funds purchased and sec. repurchase agreements		747
All other liabilities		716
Total Liabilities	47	386
Equity Capital		
Capital (# sh. au. 5,000) (# sh. outst. 5,000)		500
Surplus	1	600
Undivided profits and capital reserve		686
Total equity capital	2	786
Subordinated notes and debentures		600
TOTAL	50	772

CLINTON STATE BANK, CLINTON

Population 1,284 Van Buren County
Chartered October 16, 1946 P.O. Box 57 Telephone Number 745-2441
Zip Code 72031
Number of Branches: Inside City — 1; Outside City — 3
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Jim S. Gowen .....President & CEO
Dyke Johnson .....Sr. Vice Pres.
Bud McKnight .....Vice Pres.
Charles Smith .....Cashier
John L. Johnson .....Chairman

Directors:

John L. Johnson, Chairman
Jim S. Gowen
Dyke Johnson
Paul L. Bone
Roy Lefler, Jr.
Joe Lee
Jay W. Jackson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	6	394
U.S. Treasury securities	7	644
Oblig. of other U.S. Government agencies and corporations	7	180
Oblig. of States and political subdivisions	6	265
Excess funds sold and sec. resell agreements	4	150
Loans, Net	26	313
Bank premises, furniture and fixtures		604
All other assets	1	298
TOTAL	59	848

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	6	948
Time and savings dep., ind., part., corp.	44	601
U.S.Gov't. deposits		36
Deposits of States and subdivisions	1	673
Certified and Officers' checks		403
Total Deposits	53	661
Excess funds purchased and sec. repurchase agreements		209
All other liabilities		307
Total Liabilities	54	177
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		400
Surplus	1	000
Undivided profits and capital reserve	4	271
Total equity capital	5	671
TOTAL	59	848

FIRST STATE BANK AND TRUST COMPANY, CONWAY

Population 20,375 Faulkner County
Chartered February 8, 1946 P.O. Box 729 Telephone Number 329-5656
Zip Code 72032
Number of Branches: Inside City — 2; Outside City — 3
Number of CBCT's: Inside City — 2; Outside City — None
Bank Holding Company Affiliate: Conway Bancshares, Inc.

Principal Officers:

*James G. Williamson, Jr. ....Chmn. of Board
B.J. Daugherty .....President
Louis E. Stell .....Exec. Vice President
Thomas E. Bentley, Jr.....Sr. V.P. & Cashier
Richard P. Clark, II .....Vice Pres. & TO
Jack Humphrey .....Vice President
A. Glen Ross .....Vice President
John C. Stanton .....Vice President
Kenne Ketcheside .....Vice President
Bruce Thornton .....Vice President

Directors:

William M. Clark
B.J. Daugherty
C. Joseph Giroir, Jr.
Alphonse M. Hiegel
T. Milton Honea
J.W. McCracken
J.F. O'Kelley
Frank E. Robins, III
Earl F. Rogers
Stanley Russ
M.M. Satterfield
Louis E. Stell
James G. Williamson, Jr.
Thomas G. Wilson
James Brewer

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	8	525
U.S. Treasury securities	9	481
Oblig. of other U.S. Government agencies and corporations	6	544
Oblig. of States and political subdivisions	18	175
All other securities	1	610
Loans, Net	59	721
Bank premises, furniture and fixtures	1	484
All other assets	1	956
TOTAL	107	496

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	15	669
Time & savings dep., ind., part., corp.	68	286
U.S. Gov't deposits		25
Deposits of States and subdivisions	10	840
Certified and Officers' Checks		989
Total Deposits	95	809
Excess funds purchased and sec. repurchase agreements		855
All other liabilities	1	481
Total Liabilities	98	145
Equity Capital		
Cap. (# sh. au. 100,000) (# sh. outst. 100,000)	1	000
Surplus	3	000
Undivided profits and capital reserve	5	351
Total equity capital	9	351
TOTAL	107	496

THE CORNING BANK, CORNING

Population 3,650 Clay County
Chartered January 29, 1931 P.O. Box 439 Telephone Number 857-3592
Zip Code 72422
Number of Branches: Inside City — None; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Mrs. Sam L. Manatt .....Chairman
Sam L. Manatt, Jr. ....Vice Chairman
*Jim Manatt .....President
Donis Simpson .....Exec. V.P.
Jim Vinson .....Sr. V.P.

*Designates Chief Executive Officer

Directors:

Mrs. Sam L. Manatt
Sam L. Manatt, Jr.
Jim Manatt
Donis Simpson
Louise Coleman
Dr. B.C. Page
Paul Moore
Ray Thomas
Ben Williams
Harold Riggan, Jr.
Franklin Hall
Jan V. Rockwell
A.C. Woods

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	2	033
U.S. Treasury securities		204
Oblig. of States and political subdivisions	3	392
Loans, Net	28	180
Bank premises, furniture and fixtures		588
All other assets	2	853
TOTAL	37	250

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	7	280
Time & savings dep., ind., part., corp.	23	696
U.S. Gov't deposits		16
Deposits of States and subdivisions	1	478
All other deposits		50
Certified and Officers' Checks		13
Total Deposits	32	533
Excess funds purchased and sec. repurchase agreements		800
All other liabilities		324
Total Liabilities	33	657
Equity Capital		
Capital (# sh. au. 15,000) (# sh. outst. 15,000)		375
Surplus	1	500
Undivided profits and capital reserve	1	586
Total equity capital	3	461
Subordinated notes and debentures		132
TOTAL	37	250

FIRST STATE BANK, CROSSETT

Population 6,706 Ashley County
Chartered May 13, 1963 P.O. Box 638 Telephone Number 364-5131
Zip Code 71635
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Richard E. Griffin.....Chairman
Z.M. Stell .....Exec. V.Pres
*M. Gerald Holland.....President
Cheryl Goodwin .....Cashier
Jeanie Parker.....Adm. Officer

Directors:

Charles Baxley
H.A. Etheridge
Richard E. Griffin
M. Gerald Holland
James S. Nolley
C.E. Ripley
Donald R. Rodgers
Z.M. Stell
E.A. Tucker

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	277
U.S. Treasury securities		699
Oblig. of other U.S. Government agencies and corporations	1	712
Oblig. of States and political subdivisions	1	775
All other securities		199
Excess funds sold and sec. resell agreements		500
Loans, Net	8	594
Bank premises, furniture and fixtures		282
All other assets		918
TOTAL	15	956

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	115
Time & savings dep., ind., part., corp.	10	523
U.S. Gov't deposits		22
Deposits of States and subdivisions	1	761
Certified and Officers' Checks		80
Total Deposits	14	501
All other liabilities		393
Total Liabilities	14	894
Equity Capital		
Capital (# sh. au. 40,000) (# sh. outst. 40,000)		400
Surplus		200
Undivided profits and capital reserve		462
Total equity capital	1	062
TOTAL	15	956

DANVILLE STATE BANK, DANVILLE

Population 1,712 Yell County
Chartered October 3, 1930 P.O. Box 609 Telephone Number 495-2236
Zip Code 72833
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*John Ed Chambers, Jr. ....President
Edward J. Taylor .....Sr. V. Pres.
Bobby E. Ramey ....V.P. & Cashier
John Ed Chambers, III .....V. Pres.
Elouise C. Laurie .....V. Pres.
Odean Parker .....V. Pres.
Paul Willett .....V. Pres.

Directors:

John Ed Chambers, Jr.
John Ed Chambers, III
Mike Cornwell
Lloyd R. George
Fay Mathis
Todd Sanders
Charles Sloan
Edward J. Taylor

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	5	939
U.S. Treasury securities	5	501
Oblig. of other U.S. Government agencies and corporations	4	372
Oblig. of States and political subdivisions	8	016
Excess funds sold and sec. resell agreements	2	500
Loans, Net	26	466
Bank premises, furniture and fixtures		305
All other assets	1	537
TOTAL	54	636

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	894
Time & savings dep., ind., part., corp.	43	120
U.S. Gov't deposits		12
Deposits of States and subdivisions	2	882
Certified and Officers' Checks		162
Total Deposits	49	070
All other liabilities		442
Total Liabilities	49	512
Equity Capital		
Capital (# sh. au. 10,000) (# sh. outst. 10,000)		250
Surplus	2	250
Undivided profits and capital reserve	2	624
Total equity capital	5	124
TOTAL	54	636

ARKANSAS VALLEY BANK, DARDANELLE

Population 3,621 Yell County
Chartered August 29, 1961 P.O. Box 330 Telephone Number 229-2151
Zip Code 72834
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Bankstock Two, Inc.

Principal Officers:

*Carl G. Holt.....Chairman
L. Steven Ross .....President
Judy Elliott .....V. Pres.
Dorthy Geibe .....Cashier
Soyna Lee .....Asst. V. Pres.
Nancy Moore .....Asst. V. Pres.
Connie Stone.....Asst. V. Pres.
Fred C. Tanner, Jr. ...Asst. V. Pres.
Erma Crow .....Asst. Cash.
Carol Watson .....Asst. Cash.

*Designates Chief Executive Officer

Directors:

Dr. Gilroy Cornwell
James R. Ford
Carol Ann Gleason
John Harris
Carl G. Holt
Rosemary Holt
Dennis James
Robert Keenan
J.L. Mosley
Dr. Gene Ring
Steven Ross
Rennae Sims
Wm. Thornsberry

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	2	090
U.S. Treasury securities		786
Oblig. of States and political subdivisions	1	221
All other securities	2	843
Loans, Net	18	172
Bank premises, furniture and fixtures		492
All other assets		531
TOTAL	26	135

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	401
Time & savings dep., ind., part., corp.	20	890
U.S. Gov't deposits		28
Deposits of States and subdivisions		991
All other deposits		27
Certified and Officers' Checks		81
Total Deposits	24	418
Excess funds purchased and sec. repurchase agreements		158
All other liabilities		225
Total Liabilities	24	801
Equity Capital		
Capital (# sh. au. 32,852) (# sh. outst. 32,852)		329
Surplus		571
Undivided profits and capital reserve		184
Total equity capital	1	084
Subordinated notes and debentures		250
TOTAL	26	135

BANK OF DARDANELLE, DARDANELLE

Population 3,621 Yell County
Chartered September 12, 1934 P.O. Box 90 Telephone Number 229-3311
Zip Code 72834
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

*H.M. Orsburn, Jr.....President
Noel VanDover.....V. Pres.
V.E. Lambert.....V. Pres.
Janelle Parker.....Cashier
Janetta Jay.....Asst. Cashier

Directors:

B.K. Berry
L.R. Berryhill
Fannv B. George
John L. Hamilton
Evelyn H. Jones
H.M. Orsburn, Jr.
Noel VanDover
Jimmy Wallis
Billy B. Woodson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	884
U.S. Treasury securities	7	797
Oblig. of other U.S. Government agencies and corporations	4	523
Oblig. of States and political subdivisions	1	402
Excess funds sold and sec. resell agreements	2	085
Loans, Net	14	810
Bank premises, furniture and fixtures		790
All other assets		693
TOTAL	33	984

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	192
Time & savings dep., ind., part., corp.	25	813
U.S. Gov't deposits		19
Deposits of States and subdivisions	1	431
Certified and Officers' Checks		48
Total Deposits	30	503
All other liabilities		384
Total Liabilities	30	887
Equity Capital		
Capital (# sh. au. 8,000) (# sh. outst. 8,000)		200
Surplus		625
Undivided profits and capital reserve	2	272
Total equity capital	3	097
TOTAL	33	984

DECATUR STATE BANK, DECATUR

Population 1,034 Benton County
Chartered May 27, 1954 P.O. Box 38 Telephone Number 752-3281
Zip Code 72722
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Lloyd E. Peterson .....Chairman
*Vernon Austin .....President
Benny Inman .....Vice Pres.
Wanda R. Tormey .....Vice Pres.
Bill Montgomery .....Asst. Cashier

*Designates Chief Executive Officer

Directors:

Lloyd Peterson
Dorothy Mae Peterson,
James T. Hudson
Dr. E.N. McCollum
L. Victor Evans
Harold M. Lee
Richard E. Wilmoth
Vernon Austin
Tom M. Edmiston

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	202
U.S.Treasury securities		309
Oblig. of other U.S. Government agencies and corporations		195
Oblig. of States and political subdivisions	1	337
Excess funds sold and sec. resell agreements	4	900
Loans, Net	10	443
Bank premises, furniture and fixtures		571
All other assets		280
TOTAL	19	237

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	671
Time & savings dep., ind., part., corp.	13	856
U.S.Gov't. deposits		1
Deposits of States and subdivisions		404
Certified and Officers' Checks		220
Total Deposits	17	152
All other liabilities		160
Total Liabilities	17	312
Equity Capital		
Capital (# sh. au. 7,000) (# sh. outst. 7,000)		350
Surplus		350
Undivided profits and capital reserve	1	225
Total equity capital	1	925
TOTAL	19	237

BANK OF DELIGHT, DELIGHT

Population 439 Pike County
Chartered June 16, 1911 P.O. Box 68 Telephone Number 379-2293
Zip Code 71940
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Cecil E. Johnson, Jr. . Chm. of Board
*Olen Hendrix ..... President
Darwin Hendrix ..... Ex. V. Pres.
Gus Wingfield ..... V. Pres.
Edna Johnson ..... Cashier
Jan Mitchell ..... Asst. Cashier

Directors:

Buford Hendrix
Cecil E. Johnson, Jr.
Darwin Hendrix
Olen Hendrix
Clib May
Ludis Rhodes
Alvis Stokes
Clarence Anthony
Gus Wingfield

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	730
U.S. Treasury securities	4	201
Oblig. of other U.S. Government agencies and corporations		638
Oblig. of States and political subdivisions	1	373
All other securities		126
Excess funds sold and sec. resell agreements		275
Loans, Net	5	528
Bank premises, furniture and fixtures		99
All other assets		324
TOTAL	14	294

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	278
Time & savings dep., ind., part., corp.	10	619
U.S. Gov't deposits		2
Deposits of States and subdivisions		812
Certified and Officers' Checks		7
Total Deposits	12	718
All other liabilities		258
Total Liabilities	12	976
Equity Capital		
Capital (# sh. au. 6,250) (# sh. outst. 6,250)		156
Surplus		700
Undivided profits and capital reserve		462
Total equity capital	1	318
TOTAL	14	294

FIRST STATE BANK OF DE QUEEN, DE QUEEN

Population 4,594 Sevier County
Chartered August 26, 1974 P.O. Box 970 Telephone Number 642-4423
Zip Code 71832
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Cole Martin .....President & CEO
Robert A. Card ..Sr. V.P. & Cashier

Directors:

Cole Martin
Coy Wiles
Dennis Smiley
Gary Bell
Don Stemple
Lou Gray
R.S. Harris
William H. Hodge

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	231
U.S. Treasury securities		492
Oblig. of States and political subdivisions	2	386
All other securities		100
Excess funds sold and sec. resell agreements		825
Loans, Net	9	099
Bank premises, furniture and fixtures		448
All other assets		386
TOTAL	14	967

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	834
Time & savings dep., ind., part., corp.	10	432
U.S. Gov't deposits		16
Deposits of States and subdivisions	1	087
Certified and Officers' Checks		140
Total Deposits	13	509
All other liabilities		146
Total Liabilities	13	655
Equity Capital		
Capital (# sh. au. 30,000) (# sh. outst. 30,000)		300
Surplus		400
Undivided profits and capital reserve		542
Total equity capital	1	242
Subordinated notes and debentures		70
TOTAL	14	967

DERMOTT STATE BANK, DERMOTT

Population 4,731 Chicot County
Chartered July 8, 1935 P.O. Box C Telephone Number 538-3266
Zip Code 71638
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

John M. Baxter ..... Chairman
*James S. Suitt ..... President
Clarence Horton ..... Sr. V. Pres. & Trust Officer
Frank Henry, Jr. ..... V. Pres.
Mrs. Frances Spratlin ..... V. Pres.
Mrs. June Farrell ..... Asst. V.P.
Mrs. Becky Jenkins ..... Cashier
Mrs. Lois Compton .... Asst. Cashier

Directors:

John M. Arnn
John M. Baxter
W.A. Baxter
E. Lephiew Dennington
R.H. Dennington
Frank Henry, Jr.
Clarence Horton
Bernard Levi
Lawrence W. Levi
Swan B. Moss, Jr.
Robert H. Rasco
James S. Suitt

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		719
U.S. Treasury securities	4	144
Oblig. of other U.S. Government agencies and corporations	3	264
Oblig. of States and political subdivisions	2	341
All other securities		761
Excess funds sold and sec. resell agreements		600
Loans, Net	2	911
Bank premises, furniture and fixtures		279
All other assets		336
TOTAL	15	355

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	060
Time & savings dep., ind., part., corp.	10	129
U.S. Gov't deposits		1
Deposits of States and subdivisions		845
Certified and Officers' Checks		24
Total Deposits	13	059
All other liabilities		213
Total Liabilities	13	272
Equity Capital		
Capital (# sh. au. 18,000) (# sh. outst. 18,000)		450
Surplus		550
Undivided profits and capital reserve	1	083
Total equity capital	2	083
TOTAL	15	355

FIRST STATE BANK OF DERMOTT, DERMOTT

Population 4,731 Chicot County
Chartered October 15, 1976 P.O. Box 0 Telephone Number 538-3221
Zip Code 71638
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

H.W. Thomas, M.D. .....Chairman
*Tom Grumbles .....President
Mary K. Tucker .....Ex. V. Pres.
Rex M. Vaughn.....V. Pres.

Directors:

William Bulloch
Bill Courtney
Don L. Elfing
Robert Gibson
Tom Grumbles
Leonard Hampson
Don Scott
H.W. Thomas, MD
Mary K. Tucker
Robert B. Gibson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		622
U.S. Treasury securities	2	973
Oblig. of other U.S. Government agencies and corporations		600
Oblig. of States and political subdivisions	3	045
All other securities		393
Excess funds sold and sec. resell agreements		150
Loans, Net	6	065
Bank premises, furniture and fixtures		151
All other assets		290
TOTAL	14	289

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	794
Time & savings dep., ind., part., corp.	9	525
Deposits of States and subdivisions	1	191
All other deposits		264
Certified and Officers' Checks		46
Total Deposits	12	820
All other liabilities		241
Total Liabilities	13	061
Equity Capital		
Capital (# sh. au. 18,750) (# sh. outst. 15,000)		150
Surplus		600
Undivided profits and capital reserve		478
Total equity capital	1	228
TOTAL	14	289

FARMERS & MERCHANTS BANK, DES ARC

Population 2,021 Prairie County
Chartered January 20, 1902 P.O. Box 369 Telephone Number 256-4191
Zip Code 72040
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Sherod S. White .....President
William A. Lindsay, Jr.....V. Pres.
Dora M. Holloway .....Cashier
Betty Hunt .....Asst. Cashier
Betty S. Hollis .....Asst. Cashier
Faye Smith .....Sec. to Board
S.R. Nichols.....Chairman
G.P. Mullen .....Vice Chairman

Directors

J.E. Berry
Guyman Devore
Willis Eddins
W.A. Lindsay, Jr.
R.L. Morton
G.P. Mullen
S.R. Nichols
J.F. Orsi, Jr.
O.L. Simmons
S.S. White
H.L. Nichols

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	2	330
U.S. Treasury securities	2	330
Oblig. of other U.S. Government agencies and corporations	6	425
Oblig. of States and political subdivisions	6	289
All other securities		980
Loans, Net	6	393
Bank premises, furniture and fixtures		104
All other assets		597
TOTAL	25	448

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	432
Time & savings dep., ind., part., corp.	16	270
U.S. Gov't deposits		25
Deposits of States and subdivisions	1	541
Certified and Officers' Checks		341
Total Deposits	20	609
All other liabilities		256
Total Liabilities	20	865
Equity Capital		
Capital (# sh. au. 64,420) (# sh. outst. 64,420)		644
Surplus	1	100
Undivided profits and capital reserve	2	839
Total equity capital	4	583
TOTAL	25	448

DeWITT BANK & TRUST COMPANY, DeWITT

Population 3,928 Arkansas County
Chartered March 1, 1929 P.O. Drawer 71 Telephone Number 946-3531
Zip Code 72042
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Elmer A. Ferguson ..... Chairman of the Board
Julian Brown ..... Vice Chairman of the Board
*B. Gene Staton ..... President
T.F. Hudson ..... Sr. V.P. & Cashier
Dale K. Bennett ..... Vice Pres.
Frank Ellis, Jr. ..... Vice Pres. and Sr. Trust Officer

Directors:

Olive S. Bel
W.H. Botts
Julian Brown
E.E. Denman
Ray D. Dickson
Elmer A. Ferguson
Leonard J. Hensgens
Charles W. Rasco, III
Nancy F. Rasco
B. Gene Staton
Jack Whitmore

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	3	776
U.S. Treasury securities	2	094
Oblig. of other U.S. Government agencies and corporations	6	574
Oblig. of States and political subdivisions	7	461
All other securities		240
Excess funds sold and sec. resell agreements	7	525
Loans, Net	15	086
Bank premises, furniture and fixtures		821
All other assets		906
TOTAL	44	483

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	5	251
Time & savings dep., ind., part., corp.	30	145
U.S. Gov't deposits		2
Deposits of States and subdivisions	1	726
Certified and Officers' Checks		54
Total Deposits	37	178
All other liabilities		519
Total Liabilities	37	697
Equity Capital		
Capital (# sh. au. 18,000) (# sh. outst. 18,000)		450
Surplus	2	050
Undivided profits and capital reserve	4	286
Total equity capital	6	786
TOTAL	44	483

PEOPLES BANK, DIERKS

Population 1,249 Howard County
Chartered November 17, 1970 P.O. Box 123 Telephone Number 286-2121
Zip Code 71833
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Flynn Justus ..... Vice Chairman
*Jerry Jacobs ..... President
Sammye Winton ..... Vice Pres.
Beth Cox ..... Asst. V.P. & Cashier

Directors:

John H. Hendrix
Flynn Justus
Jerry Jacobs
C.E. Hendrix, Jr.
Reese D. Kirby

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		549
U.S. Treasury securities	2	998
Oblig. of States and political subdivisions	1	756
Excess funds sold and sec. resell agreements	4	565
Loans, Net	9	507
Bank premises, furniture and fixtures		161
All other assets		867
TOTAL	20	403

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	414
Time & savings dep., ind., part., corp.	14	270
U.S. Gov't deposits		3
Deposits of States and subdivisions	1	041
Certified and Officers' Checks		99
Total Deposits	17	827
All other liabilities		204
Total Liabilities	18	031
Equity Capital		
Capital (# sh. au. 5,400) (# sh. outst. 5,400)		135
Surplus	1	865
Undivided profits and capital reserve		372
Total equity capital	2	372
TOTAL	20	403

BANK OF DOVER, DOVER

Population 650 Pope County
Chartered September 29, 1905 P.O. Box 334 Telephone Number 331-2121
Zip Code 72837
Number of Branches: Inside City — None; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Joe Breashears ..... President
Phil Worthen ..... Vice Pres.
Joyce Churchill ..... Asst. V.P.
Mary Martin ..... Asst. V.P.
Marilyn Pritchard ..... Asst. Cashier
Elaine Rackley ..... Asst. Cashier

Directors:

T.C. Campbell
David Bewley
Joe Breashears
Bill Harms
Stanford Lee
Vance Churchill

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	853
U.S. Treasury securities	3	248
Oblig. of other U.S. Government agencies and corporations	1	705
Oblig. of States and political subdivisions	2	141
Excess funds sold and sec. resell agreements	1	100
Loans, Net	8	723
Bank premises, furniture and fixtures		388
All other assets		381
TOTAL	19	539

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	793
Time & savings dep., ind., part., corp.	14	257
U.S. Gov't deposits		1
Deposits of States and subdivisions	1	300
All other deposits		252
Certified and Officers' Checks		109
Total Deposits	17	712
All other liabilities		124
Total Liabilities	17	836
Equity Capital		
Capital (# sh. au. 9,200) (# sh. outst. 9,200)		230
Surplus		700
Undivided profits and capital reserve		673
Total equity capital	1	603
Subordinated notes and debentures		100
TOTAL	19	539

DUMAS STATE BANK, DUMAS

Population 6,091 Desha County
Chartered January 11, 1974 P.O. Box 700 Telephone Number 382-4204
Zip Code 71639
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Dumas Bancshares

Principal Officers:

*James R. Hall ..... President and Chairman
Anita Grimes ..... Cashier
Thomas F. Jones, Jr. .... Installment Loan Officer
Bernestine Huskey ..... Asst. Cashier

Directors:

A.O. French, Jr.
James R. Hall
Dr. Howard Harris
Dorothy Moore
L. David Stubbs
Bill Teeter
M.E. McDonald
Herman Vickers
W.A. West
Merle F. Peterson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		346
U.S. Treasury securities		500
Oblig. of other U.S. Government agencies and corporations	3	005
Oblig. of States and political subdivisions		958
All other securities		301
Loans, Net	4	676
Bank premises, furniture and fixtures		291
All other assets		261
TOTAL	10	338

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	426
Time & savings dep., ind., part., corp.	6	417
Deposits of States and subdivisions	1	030
Certified and Officers' Checks		24
Total Deposits	8	897
Excess funds purchased and sec. repurchase agreements		200
All other liabilities		154
Total Liabilities	9	251
Equity Capital		
Capital (# sh. au. 30,000) (# sh. outst. 30,000)		300
Surplus		600
Undivided profits and capital reserve		187
Total equity capital	1	087
TOTAL	10	338

MERCHANTS AND FARMERS BANK, DUMAS

Population 6,091 Desha County
Chartered May 9, 1909 P.O. Drawer D Telephone Number 382-4311
Zip Code 71639
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Claud T. Frank . . . Pres. & Chmn. of Board
David J. Garrett . . . . . Exec. V.P. & Cashier
Loral M. Adcock . . . . . Sr. Vice President
J. Michael Jones . . . . . V.P. & Trust Officer
Gloria M. Daniel . . Asst. V.P. & Asst. T.O.
Lugean Zieman . . . . . Asst. V.P. & Auditor
Marie Tucker . . . Asst. V.P. & Branch Mgr.
Rondy J. Lee . . . . . Asst. V.P.
Dwayne R. Snyder . . . . . Asst. V.P.
Essie Stahl . . . . . Asst. Cashier
Sharon Cantrell . . . . . Asst. Cashier
Glenda Owen . . . . . Asst. Cashier

Directors:

Loral Adcock
Robert Adcock
J.E. Allmon, Jr.
Charles Dante
Claud T. Frank
Edgar C. Gannaway
Marion S. Gill
Harold L. Jones
Clifton L. Meador
David O. Porter, III
Thomas F. Shea

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	2	859
U.S. Treasury securities	1	348
Oblig. of other U.S. Government agencies and corporations	3	406
Oblig. of States and political subdivisions	6	451
All other securities		200
Excess funds sold and sec. resell agreements	5	650
Loans, Net	15	088
Bank premises, furniture and fixtures		304
All other assets		834
TOTAL	36	140

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	940
Time & savings dep., ind., part., corp.	25	473
U.S. Gov't deposits		38
Deposits of States and subdivisions	2	664
Certified and Officers' Checks		194
Total Deposits	31	309
Excess funds purchased and sec. repurchase agreements		71
All other liabilities		480
Total Liabilities	31	860
Equity Capital		
Capital (# sh. au. 40,000) (# sh. outst. 40,000)	1	000
Surplus	1	000
Undivided profits and capital reserve	2	280
Total equity capital	4	280
TOTAL	36	140

EARLE STATE BANK, EARLE

Population 3,517 Crittenden County
Chartered April 24, 1947 P.O. Box 248 Telephone Number 792-8613
Zip Code 72331
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*J.E. Brooks ..... President
Mary E. Davis ..... V.P. & Cashier
John Ed Gregson ..... Vice President
Wanda S. Armstrong .. Asst. Cashier
Iris V. Cole ..... Asst. Cashier
Chris Lehman ..... Vice Pres. & Crawfordsville Branch Mgr.

Directors:

J.W. Young, Jr.
J.E. Brooks
C.E. Morrison, Jr.
W.P. Morrison
Richard C.Twist
David S. Wallace
James H. Taylor, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	2	053
U.S. Treasury securities	2	313
Oblig. of other U.S. Government agencies and corporations	3	933
Oblig. of States and political subdivisions	3	331
Excess funds sold and sec. resell agreements	1	200
Loans, Net	10	757
Bank premises, furniture and fixtures		497
All other assets		639
TOTAL	24	723

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	939
Time & savings dep., ind., part., corp.	16	220
U.S. Gov't deposits		5
Deposits of States and subdivisions	2	092
Certified and Officers' Checks		55
Total Deposits	21	311
All other liabilities		338
Total Liabilities	21	649
Equity Capital		
Capital (# sh. au. 50,000) (# sh. outst. 50,000)		500
Surplus	1	000
Undivided profits and capital reserve	1	574
Total equity capital	3	074
TOTAL	24	723

THE DELTA STATE BANK, ELAINE

Population 991 Phillips County
Chartered December 30, 1947 P.O. Box 295 Telephone Number 827-3397
Zip Code 72333
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Mary Louise Demoret Jones ...Pres. and Cashier
Lamar Marks .....Secretary

Directors:

Mary Louise Demoret Jones
Esley E. Johnson, Sr.
Lamar Marks

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	292
U.S. Treasury securities		100
Oblig. of other U.S. Government agencies and corporations		450
Oblig. of States and political subdivisions		14
Excess funds sold and sec. resell agreements		200
Loans, Net		375
Bank premises, furniture and fixtures		14
All other assets		14
TOTAL	2	459

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	062
U.S. Gov't deposits		1
Deposits of States and subdivisions		472
Certified and Officers' Checks		4
Total Deposits	1	539
Total Liabilities	1	539
Equity Capital		
Capital (# sh. au. 1,600) (# sh. outst. 1,600)		40
Surplus		80
Undivided profits and capital reserve		800
Total equity capital		920
TOTAL	2	459

THE EXCHANGE BANK AND TRUST COMPANY, EL DORADO

Population 27,500 Union County
Chartered August 12, 1933 P.O. Box 641 Telephone Number 862-6683
Zip Code 71730
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Exchange Bancshares, Inc.

Principal Officers:

Edward Hurley .....Chairman
*J. Thomas May.....President
Steve Leverette .....Sr. Vice Pres.
Doris Cawvey .....Vice Pres.
Ken Goudy.....Vice Pres.
Carolyn Beavers .....Asst. V.P.
Glenn Rambin.....Asst. V.P.
David Smith .....Loan Officer
James H. Ludwig .....Vice Pres.
Shayne Crawford .....Asst. V.P.
Yvonne Eudy .....Asst. V.P.
Bonnie Hogan ...Marketing Director
Tandy Menefee .....Vice Pres.

Directors:

Bruce Anthony
Dr. Carey E. Clark
James W. Garrison
George R. Haefner
Edward Hurley
D.R. James, Jr.
J. Thomas May
Charles Thomas
Dr. John R. Williamson
Cliff Wright
Jerry Young

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	5	500
U.S. Treasury securities	7	025
Oblig. of other U.S. Government agencies and corporations	5	189
Oblig. of States and political subdivisions	8	503
All other securities		961
Excess funds sold and sec. resell agreements	6	075
Loans, Net	32	215
Bank premises, furniture and fixtures	1	022
All other assets	1	368
TOTAL	67	858

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	10	949
Time & savings dep., ind., part., corp.	45	938
U.S. Gov't deposits		103
Deposits of States and subdivisions	3	051
All other deposits		22
Certified and Officers' Checks		225
Total Deposits	60	288
Excess funds purchased and sec. repurchase agreements		822
All other liabilities	1	641
Total Liabilities	62	751
Equity Capital		
Capital (# sh. au. 40,000) (# sh. outst. 40,000)	1	000
Surplus	1	000
Undivided profits and capital reserve	2	607
Total equity capital	4	607
Subordinated notes and debentures		500
TOTAL	67	858

BANK OF ELKINS, ELKINS

Population 601 Washington County
Chartered June 1, 1912 P.O. Box 333 Telephone Number 643-2131
Zip Code 72727
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — 1

Principal Officers:

John A. Bunch, ...Chairman
*Joel L. Bunch .....President
Joyce R. Bunch ..Exec. V.P. & Cash.
Randall D. Harper .....Vice Pres.
Margie Eaton .....Asst. Cashier

Directors:

John A. Bunch, Sr.
Joel L. Bunch
Joyce R. Bunch
J.E. Bunch
David R. Malone

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	001
U.S. Treasury securities	3	241
Oblig. of other U.S. Government agencies and corporations	2	865
Oblig. of States and political subdivisions		819
Loans, Net	7	084
Bank premises, furniture and fixtures		176
All other assets		420
TOTAL	15	606

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	5	417
Time & savings dep., ind., part., corp.	7	713
U.S. Gov't deposits		1
Deposits of States and subdivisions		449
All other deposits		238
Certified and Officers' Checks		101
Total Deposits	13	919
Excess funds purchased and sec. repurchase agreements		350
All other liabilities		137
Total Liabilities	14	406
Equity Capital		
Capital (# sh. au. 12,500) (# sh. outst. 10,000)		250
Surplus		525
Undivided profits and capital reserve		425
Total equity capital	1	200
TOTAL	15	606

BANK OF ENGLAND, ENGLAND

Population 3,186 Lonoke County
Chartered August 23, 1898 P.O. Box 70 Telephone Number 842-2555
Zip Code 72046
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:		Directors:
*Seth Boles, Jr.	President	Seth Boles, Jr.
Otha E. Frizzell	Cashier	Otha E. Frizzell
Gary R. Canada, Sr.	Asst. Cashier	Gary R. Canada, Sr.
Wilma J. Darling	Asst. Cashier	Thomas O. Murchison, Sr.
Clara L. Newton	Asst. Cashier	

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		828
U.S. Treasury securities		699
Oblig. of other U.S. Government agencies and corporations		957
Oblig. of States and political subdivisions	1	823
Excess funds sold and sec. resell agreements	2	000
Loans, Net	4	908
All other assets		6
TOTAL	11	221

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	560
Time & savings dep., ind., part., corp.	7	000
U.S.Gov't. deposits		1
Deposits of States and subdivisions		87
Certified and Officers' Checks		10
Total Deposits	9	658
All other liabilities		36
Total Liabilities	9	694
Equity Capital		
Capital (# sh. au. 10,000) (# sh. outst. 10,000)		100
Surplus		750
Undivided profits and capital reserve		677
Total equity capital	1	52[illegible]
TOTAL	11	221

THE CITIZENS BANK, ENGLAND

Population 3,186 Lonoke County
Chartered January 14, 1931 P.O. Box 190 Telephone Number 842-2541
Zip Code 72046
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Frankie L. Pratt .....President
Kaye L. Wood.....V.P. & Cashier
Charlene Black.....Asst. Cashier

Directors:

Lois Rutherford
Ben B. Morris
John W. Gann
Kaye L. Wood
Frankie L. Pratt

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	490
U.S. Treasury securities	3	785
Oblig. of other U.S. Government agencies and corporations		299
Oblig. of States and political subdivisions	1	418
Excess funds sold and sec. resell agreements	1	500
Loans, Net		917
Bank premises, furniture and fixtures		175
All other assets		264
TOTAL	9	848

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	632
Time & savings dep., ind., part., corp.	5	196
U.S. Gov't deposits		6
Deposits of States and subdivisions		545
Certified and Officers' Checks		75
Total Deposits	7	454
All other liabilities		75
Total Liabilities	7	529
Equity Capital		
Capital (# sh. au. 9,600) (# sh. outst. 9,600)		240
Surplus		660
Undivided profits and capital reserve	1	419
Total equity capital	2	319
TOTAL	9	848

THE EUDORA BANK, EUDORA

Population 3,840 Chicot County
Chartered December 23, 1930 P.O. Box L Telephone Number 355-8311
Zip Code 71640
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Delta Bancshares, Inc.

Principal Officers:

*Carl W. Ray .....Ex. V.P. & Cashier
Gene Keith.....V. Pres.
Claudene Stephens ....Asst. Cashier
Mary R. Keller .....Asst. Cashier
Jean Connell .....Asst. Cashier

Directors:

Sam Bowman
W.K. Grubbs
Alvin Meyer
Carl Ray
Don Rebsamen
W.R. Selman
Earl E. Verser, Jr.
Jerold W. Verser
W.J. Weaver

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	2	290
U.S. Treasury securities	1	754
Oblig. of other U.S. Government agencies and corporations		999
Oblig. of States and political subdivisions	2	520
All other securities		100
Excess funds sold and sec. resell agreements		450
Loans, Net	11	951
Bank premises, furniture and fixtures		145
All other assets		778
TOTAL	20	987

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	167
Time & savings dep., ind., part., corp.	13	970
U.S. Gov't deposits		8
Deposits of States and subdivisions	1	774
Certified and Officers' Checks		44
Total Deposits	17	963
All other liabilities		196
Total Liabilities	18	159
Equity Capital		
Capital (# sh. au. 14,000) (# sh. outst. 14,000)		350
Surplus	1	400
Undivided profits and capital reserve	1	078
Total equity capital	2	828
TOTAL	20	987

BANK OF EUREKA SPRINGS, EUREKA SPRINGS

Population 1,990 Carroll County
Chartered May 4, 1912 P.O. Box 309 Telephone Number 253-8241
Zip Code 72632
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City – None

Principal Officers:

*John F. Cross ..... President
Jack E. Tuttle ..... Sr. V. Pres.
Richard G. Kelley, Jr. ..... V. Pres.
Reba L. Pyatt ..... Cashier

Directors:

John F. Cross, Chairman
Ruth F. Cross
Lewis E. Epley, Jr.
James D. Bird
Dorothy F. Mathews
Claude C. Cross
Eagle Thomas
Wayne Johnson
Loren L. Clark

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	383
U.S. Treasury securities		800
Oblig. of other U.S. Government agencies and corporations		600
Oblig. of States and political subdivisions	4	185
Excess funds sold and sec. resell agreements	2	600
Loans, Net	11	461
Bank premises, furniture and fixtures		334
All other assets		566
TOTAL	21	929

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	629
Time deposits, ind., part., corp.	13	525
U.S. Gov't deposits		2
Deposits of States and subdivisions	1	768
Certified and Officers' Checks		80
Total Deposits	19	004
All other liabilities		211
Total Liabilities	19	215
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		400
Surplus	1	600
Undivided profits and capital reserve		714
Total equity capital	2	714
TOTAL	21	929

BANK OF EVENING SHADE, EVENING SHADE

Population 397 Sharp County
Chartered February 5, 1901 P.O. Box 98 Telephone Number 266-3215
Zip Code 72532
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Kemp Whisenhunt, Sr. . . . . Chairman
Alan Brock Whisenhunt V. Chairman
Kemp Whisenhunt, Jr. . . . . President
*A.L. Hoaney . . . . . Ex. V. Pres.
M.A. Graddy, Jr. . . . V. Pres.-Cashier
Sharon K. Qualls . . . . Operations Off.

Directors:

Kemp Whisenhunt
Alan Brock Whisenhunt
Kemp Whisenhunt, Jr.
A.L. Hoaney
Joseph A. Carpenter, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		580
U.S. Treasury securities	1	198
Oblig. of other U.S. Government agencies and corporations		629
Oblig. of States and political subdivisions		140
Excess funds sold and sec. resell agreements	1	075
Loans, Net	3	138
Bank premises, furniture and fixtures		159
All other assets		180
TOTAL	7	099

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.		700
Time & savings dep., ind., part., corp.	5	612
Deposits of States and subdivisions		306
Certified and Officers' Checks		9
Total Deposits	6	627
All other liabilities		63
Total Liabilities	6	690
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus		249
Undivided profits and capital reserve		60
Total equity capital		409
TOTAL	7	099

McILROY BANK & TRUST, FAYETTEVILLE

Population 38,000 Washington County
Chartered December 24, 1892 P.O. Box 1327 Telephone Number 575-1000
Zip Code 72701
Number of Branches: Inside City — 4; Outside City — None
Number of CBCT's: Inside City — 5; Outside City — None

Principal Officers:

*Hayden McIlroy .....Chm. of Board
Nathan Combs .....President
J.T. McDonald .....Ex. V. Pres.
J.W. Gould .....Ex. V. Pres.
George Edwards .....Sr. V. Pres.
Jim Wilson .....Vice Pres.

*Designates Chief Executive Officer

Directors:

James H. Stewart
Jim Bob Wheeler
Carl Collier
Charles Scharlau
James Mashburn
Millard Goff
J. Frank Broyles
Hayden McIlroy
Nathan Combs
J.T. McDonald
J.W. Gould
F.H. Martin

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	15	611
U.S. Treasury securities	8	552
Oblig. of other U.S. Government agencies and corporations	16	602
Oblig. of States and political subdivisions	7	468
All other securities	1	352
Excess funds sold and sec. resell agreements		225
Loans, Net	70	044
Bank premises, furniture and fixtures	1	926
All other assets	6	928
TOTAL	128	708

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	17	166
Time & savings dep., ind., part., corp.	74	484
U.S. Gov't deposits		308
Deposits of States and subdivisions	12	708
All other deposits	1	126
Certified and Officers' Checks	1	264
Total Deposits	107	056
Excess funds purchased and sec. repurchase agreements	9	216
All other liabilities	1	040
Total Liabilities	117	312
Equity Capital		
Cap. (# sh. au. 204,448) (# sh. outst. 204,448)	5	111
Surplus	1	407
Undivided profits and capital reserve	3	378
Total equity capital	9	896
Subordinated notes and debentures	1	500
TOTAL	128	708

CITIZENS BANK AND TRUST COMPANY, FLIPPIN

Population 1,072 Marion County
Chartered May 18, 1973 P.O. Box 261 Telephone Number 453-2255
Zip Code 72634
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: CB&T Bancshares, Inc.

Principal Officers:

*Robert R. Ritter ....Pres. & Director
DuWayne L. Hileman .Sr. Vice Pres.
Mary Dennis .....Cashier
Sue Cunningham .....Asst. Cashier
Walton A. Williams ....Branch Mgr.
Ron Proctor.....Loan Off.
David Bostian .....V.P. — Agri.

Directors:

H. Guy Alexander
Peter G. Peitz
Lyle Wood
Chris Wade
Glenn Johnson
Vada Sheid
Kerm Powers
Steven G. Sanders

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	2	154
U.S. Treasury securities	2	981
Oblig. of other U.S. Government agencies and corporations	2	881
Oblig. of States and political subdivisions		753
Excess funds sold and sec. resell agreements	1	600
Loans, Net	8	319
Bank premises, furniture and fixtures		416
All other assets		471
TOTAL	19	575

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	162
Time & savings dep., ind., part., corp.	15	512
Deposits of States and subdivisions	1	020
Certified and Officers' Checks		20
Total Deposits	17	714
Excess funds purchased and sec. repurchase agreements		37
All other liabilities		127
Total Liabilities	17	878
Equity Capital		
Capital (# sh. au. 24,390) (# sh. outst. 24,390)		366
Surplus		600
Undivided profits and capital reserve		731
Total equity capital	1	697
TOTAL	19	575

FORDYCE BANK & TRUST COMPANY, FORDYCE

Population 5,181 Dallas County
Chartered January 5, 1931 P.O. Box 352 Telephone Number 352-3107
Zip Code 71742
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

W.R. Benton, Jr. .....Chairman of the Board
*Curtis Hutchins .....President
K.J. Graves .....Vice Pres.
Suzette Crutchfield .....Cashier

Directors:

W.R. Benton, Jr.
Curtis Hutchins
J.H. Everett
L. Weems Trussell
J.W. Hearnsberger
J. Graydon Parham
E.C. Benton, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	890
U.S. Treasury securities	6	382
Oblig. of other U.S. Government agencies and corporations	4	347
Oblig. of States and political subdivisions	4	650
Excess funds sold and sec. resell agreements	2	150
Loans, Net	10	301
Bank premises, furniture and fixtures		872
All other assets		544
TOTAL	31	136

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	874
Time & savings dep., ind., part., corp.	20	721
U.S. Gov't. deposits		3
Deposits of States and subdivisions	2	130
Certified and Officers' Checks		151
Total Deposits	26	879
Excess funds purchased and sec. repurchase agreements		272
All other liabilities		597
Total Liabilities	27	748
Equity Capital		
Capital (# sh. au. 8,000) (# sh. outst. 8,000)		200
Surplus	1	600
Undivided profits and capital reserve	1	588
Total equity capital	3	388
TOTAL	31	136

PLANTERS BANK AND TRUST COMPANY, FORREST CITY

Population 13,803 St. Francis County
Chartered April 15, 1921 P.O. Box 471 Telephone Number 633-2833
Zip Code 72335
Number of Branches: Inside City — 1; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Robert E. Porter.....President
Joyce L. Clark .....Sr. Vice Pres.,
Wade Hawkins .....Vice Pres.
Al Miller.....Vice Pres.
David Hardke .....Vice Pres.
& Branch Manager

Directors:

J.R. Chappell, Jr.
Don Edmondson
O.J. Gandy, Jr.
J.C. George
J.R. Grobmyer
Louis F. Haven, Jr.
Robert E. Porter
R.B. Twist

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	4	792
U.S. Treasury securities	1	153
Oblig. of other U.S. Government agencies and corporations	1	328
Oblig. of States and political subdivisions	3	653
All other securities		430
Excess funds sold and sec. resell agreements	3	500
Loans, Net	33	582
Bank premises, furniture and fixtures		807
All other assets	1	301
TOTAL	50	546

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	10	144
Time & savings dep., ind., part., corp.	30	356
U.S. Gov't deposits		28
Deposits of States and subdivisions	3	447
Certified and Officers' Checks		78
Total Deposits	44	053
All other liabilities		999
Total Liabilities	45	052
Equity Capital		
Capital (# sh. au. 24,000) (# sh. outst. 24,000)		600
Surplus	2	900
Undivided profits and capital reserve	1	994
Total equity capital	5	494
TOTAL	50	546

PLANTERS AND MERCHANTS BANK, GILLETT

Population 927 Arkansas County
Chartered January 13, 1967 P.O. Box 538 Telephone Number 548-2211
Zip Code 72055
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Keneth Smith ..... President & Chairman
*Larry E. Bauer ..... Exec. V.P.
Alice Marie Peritt ..... Cashier
Carolyn Sullivan ..... Asst. Cashier

Directors:

Keneth Smith
Larry Bauer
Frank C. Wolfe
Herbert Holzhauer
Murl Long
W.P. Hackney
Darrel Nichols
Bobby Turner

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		689
U.S. Treasury securities		120
Oblig. of other U.S. Government agencies and corporations		491
Oblig. of States and political subdivisions	1	006
Excess funds sold and sec. resell agreements		800
Loans, Net	6	457
Bank premises, furniture and fixtures		96
All other assets		335
TOTAL	9	994

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	789
Time & savings dep., ind., part., corp.	6	341
Deposits of States and subdivisions		523
Certified and Officers' Checks		6
Total Deposits	8	659
All other liabilities		144
Total Liabilities	8	803
Equity Capital		
Capital (# sh. au. 12,000) (# sh. outst. 12,000)		150
Surplus		550
Undivided profits and capital reserve		491
Total equity capital	1	191
TOTAL	9	994

BANK OF GLENWOOD, GLENWOOD

Population 1,402 Pike County
Chartered December 27, 1912 P.O. Box 0 Telephone Number 356-2121
Zip Code 71943
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City -- None; Outside City — None

Principal Officers:		Directors:
*Victor H. Cox	President	Victor H. Cox
Lynda Robbins	Asst. V.P.	Clift C. Lane
Patricia Owens	Cashier	George E. Steel
Kathryn Baxter	Asst. Cashier	Roy A. Wisener
		Richard Cox

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		698
U.S. Treasury securities	1	603
Oblig. of other U.S. Government agencies and corporations	2	224
Oblig. of States and political subdivisions	1	289
All other securties		195
Excess funds sold and sec. resell agreements	4	900
Loans, Net	4	595
Bank premises, furniture and fixtures		60
All other assets		322
TOTAL	15	886

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	816
Time & savings dep., ind., part., corp.	12	131
U.S. Gov't deposits		1
Deposits of States and subdivisions		478
Certified and Officers' Checks		77
Total Deposits	14	503
All other liabilities		253
Total Liabilities	14	756
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus		650
Undivided profits and capital reserve		380
Total Equity Capital	1	130
TOTAL	15	886

FIRST STATE BANK, GOULD

Population 1,971 Lincoln County
Chartered January 6, 1964 P.O. Box A Telephone Number 263-4325
Zip Code 71643
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Harold H. Reid.....Pres. & CEO
Mary L. Nolan ...Sr. V.P. & Cashier
Ernest C. Bradshaw.....Exec. V.P.
W.J. Boren.....First V.P.
Wanda J. Robertson .....Asst. V.P.
Debbye Bradley .....Asst. Cashier
Barbara Bradshaw.....Asst. Cashier
Pat Rook .....Asst. Cashier
Wanda Janet Rieve ....Asst. Cashier
& Mgr. Grady Branch

Directors:

K. Berzent Blagg
W.J. Boren
L.E. Branson, Jr.
W.H. Carder, Sr.
Donald L. Eifling
T.M. Fish
T.H. Free, Jr.
Victor Holthoff
Kenneth Johnson
R.C. Johnson, Jr.
R.W. Jones
Harold H. Reid

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	639
U.S. Treasury securities		338
Oblig. of States and political subdivisions		744
All other securities		40
Excess funds sold and sec. resell agreements	1	000
Loans, Net	7	779
Bank premises, furniture and fixtures		211
All other assets		421
TOTAL	12	172

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	433
Time & savings dep., ind., part., corp.	6	611
U.S. Gov't deposits		21
Deposits of States and subdivisions	1	102
Certified and Officers' Checks		62
Total Deposits	10	229
All other liabilities		328
Total Liabilities	10	557
Equity Capital		
Capital (# sh. au. 20,000) (# sh. outst. 20,000)		200
Surplus		900
Undivided profits and capital reserve		515
Total equity capital	1	615
TOTAL	12	172

BANK OF GRAVETT, GRAVETTE

Population 1,224 Benton County
Chartered February 28, 1898 P.O. Box 160 Telephone Number 787-5251
Zip Code 72736
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*John R. Meade ..... President
David N. Wills ..... Ex. Vice Pres.
Larry L. Wilmoth ..... Cashier
Margaret Pearson ..... Asst. Cashier
Virginia Gibson ..... Asst. Cashier
Wm. R. Meade ..... Asst. Cashier

Directors:

John R. Meade
David N. Wills
C.E.McAllister
Jim Allen Edmondson
Allen McAllister
Phillip Chastain
Wm. R. Meade

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	422
U.S. Treasury securities	5	239
Oblig. of other U.S. Government agencies and corporations	5	694
Oblig. of States and political subdivisions	5	320
Excess funds sold and sec. resell agreements		800
Loans, Net	12	756
Bank premises, furniture and fixtures		310
All other assets		675
TOTAL	32	216

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	763
Time & savings dep., ind., part., corp.	23	227
U.S. Gov't deposits		50
Deposits of States and subdivisions		911
Certified and Officers' Checks		145
Total Deposits	28	096
All other liabilities		529
Total Liabilities	28	625
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus		700
Undivided profits and capital reserve	2	791
Total equity capital	3	591
TOTAL	32	216

FARMERS BANK, GREENWOOD

Population 3,317 Sebastian County
Chartered August 7, 1907 P.O. Box 610 Telephone Number 996-4171
Zip Code 72936
Number of Branches: Inside City — None; Outside City — 3
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:		Directors:
Means Wilkinson	Chairman	Means Wilkinson
*Betty Wilkinson	President	Betty Wilkinson
Stanhope Wilkinson	Exec.V.P.	Stanhope Wilkinson
Lorene Carnes	V.P. & Cashier	Lorene Carnes
J. Edward Wilkinson	Vice Pres.	Bronson Andrews

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	587
U.S. Treasury securities	6	432
Oblig. of other U.S. Government agencies and corporations	7	528
Oblig. of States and political subdivisions	3	584
All other securities	1	060
Excess funds sold and sec. resell agreements		800
Loans, Net	11	317
Bank premises, furniture and fixtures		251
All other assets		895
TOTAL	33	454

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	387
Time & savings dep., ind., part., corp.	22	559
U.S. Gov't deposits		3
Deposits of States and subdivisions	3	483
Certified and Officers' Checks		76
Total Deposits	29	508
All other liabilities		487
Total Liabilities	29	995
Equity Capital		
Capital (# sh. au. 7,500) (# sh. outst. 7,500)		300
Surplus	1	700
Undivided profits and capital reserve	1	459
Total equity capital	3	459
TOTAL	33	454

THE FIRST BANK, GRIFFITHVILLE

Population 254 White County
Chartered November 6, 1905 P.O. Box 55 Telephone Number 323-4511
Zip Code 72060
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

E.O. Yancey .....President
E.D. Yancey.....Vice Pres.
*Joyce D. Straughn .....V.P. & Cash.

Directors:

E.O. Yancey
E.D. Yancey
Jim Tarkington
M.O. Thompson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		137
U.S. Treasury securities .	1	440
Oblig. of other U.S. Government agencies and corporations		795
Oblig. of States and political subdivisions..		442
Excess funds sold and sec. resell agreements .		225
Loans, Net		253
Bank premises, furniture and fixtures		4
TOTAL	3	296

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.		857
Time & savings dep., ind., part., corp.	1	719
Deposits of States and subdivisions		260
Total Deposits	2	836
Total Liabilities	2	836
Equity Capital		
Capital (# sh. au. 2,000) . (# sh. outst. 2,000)		50
Surplus		125
Undivided profits and capital reserve		285
Total equity capital ...		460
TOTAL	3	296

CLARK COUNTY BANK, GURDON

Population 2,707 Clark County
Chartered August 4, 1900 P.O. Box 10 Telephone Number 353-2534
Zip Code 71743
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*John Jackson .....Chmn. of Board
Jean Boulden ....Sr. V.P. & Cashier
Terry Clayton .....V.P., Loans
Linda Bittle .....Vice Pres.
Kay Stiffler .....Asst. V.P.
Norma Hilton .....Asst. V.P.
Ola Vandiver .....Asst. V.P.
Tommie McCauley ...Branch Officer
Rob Hainen .....Loan Ser. Officer

Directors:

C.W. Abrams
Autrey Horne
Dick Jackson
Jimmy Robbs
Maurice Stricklin
John Jackson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	174
U.S. Treasury securities		234
Oblig. of other U.S. Government agencies and corporations		504
Oblig. of States and political subdivisions	3	840
All other securities		303
Excess funds sold and sec. resell agreements		400
Loans, Net	11	702
Bank premises, furniture and fixtures		254
All other assets		477
TOTAL	18	888

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	127
Time & savings dep., ind., part., corp.	13	637
U.S. Gov't deposits		5
Deposits of States and subdivisions	1	413
Certified and Officers' Checks		25
Total Deposits	17	207
All other liabilities		194
Total Liabilities	17	401
Equity Capital		
Capital (# sh. au. 140,000) (# sh. outst. 140,000)	1	400
Surplus		200
Undivided profits and capital reserve		(113)
Total equity capital	1	487
TOTAL	18	888

FARMERS BANK, HAMBURG

Population 3,394 Ashley County
Chartered March 10, 1941 P.O. Box 350 Telephone Number 853-5222
Zip Code 71646
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Louie G. Foote ..... President
*William L. Woods .... Ex. Vice Pres.
Velma J. Farmer ..... Vice Pres.
Roy Ferrell ..... Vice Pres.
Allen Farmer ..... Cashier
Jettie Mae Atkins ..... Asst. Cashier

Directors:

P.E. Barnes
F.P. Blanks
Joel W. Foote
Louie G. Foote
W.E. Foote, Jr.
Gordon E. Henrington, Jr.
Earl J. Scott
Jack H. Shell
E.A. Tucker

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	619
U.S. Treasury securities		300
Oblig. of States and political subdivisions	2	540
Excess funds sold and sec. resell agreements	1	950
Loans, Net	11	417
Bank premises, furniture and fixtures		366
All other assets	2	980
TOTAL	21	172

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	377
Time & savings dep., ind., part., corp.	17	054
U.S. Gov't deposits		2
Deposits of States and subdivisions		966
Certified and Officers' Checks		134
Total Deposits	20	533
All other liabilities		12
Total Liabilities	20	545
Equity Capital		
Capital (# sh. au. 5,000) (# sh. outst. 5,000)		125
Surplus		498
Undivided profits and capital reserve		4
Total equity capital		627
TOTAL	21	172

CALHOUN COUNTY BANK, HAMPTON

Population 1,651 Calhoun County
Chartered October 26, 1906 P.O. Box 8 Telephone Number 798-2207
Zip Code 71744
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Searcy Harrell, Sr...Chmn. of Board
Len Harrell .....President
B. Dickson Neal .....Ex. Vice Pres.
Mary H. Johnston.....Cashier
Hazel Smith .....Asst. Cashier
Shirley Jones .....Asst. Cashier

Directors:

Searcy W. Harrell, Sr.
Searcy W. Harrell, Jr.
Len Harrell
B. Dickson Neal
Fay Harrell
Hubert Brown
D.W. Wells
H.M. Welsh

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		792
U.S. Treasury securities	2	197
Oblig. of other U.S. Government agencies and corporations	4	789
Oblig. of States and political subdivisions	2	568
Loans, Net	8	343
Bank premises, furniture and fixtures		149
All other assets		504
TOTAL	19	342

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	837
Time & savings dep., ind., part., corp.	13	261
U.S. Gov't deposits		2
Deposits of States and subdivisions	1	252
Certified and Officers' Checks		124
Total Deposits	16	476
Excess funds purchased and sec. repurchase agreements		250
All other liabilities		239
Total Liabilities	16	965
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus		500
Undivided profits and capital reserve	1	777
Total equity capital	2	377
TOTAL	19	342

THE BANK OF HARRISBURG, HARRISBURG

Population 1,921 Poinsett County
Chartered December 2, 192[illegible] P.O. Box 17 Telephone Number 578-2472
Zip Code 72432
Number of Branches: Inside City -- 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

R.W. Butler .....Chmn. of Board
*James Williams .....Exec. V.P.
Jim Tom Butler .....President
Evelyn Williams.....Asst. Cashier

Directors:

R.W. Butler
Anna M. Butler
J.T. Butler
James Williams
Patricia Butler
Paul Eaton
Jim Butler

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	2	127
U.S. Treasury securities		493
Oblig. of other U.S. Government agencies and corporations		484
Oblig. of States and political subdivisions	6	061
All other securities		21
Loans, Net	18	544
Bank premises, furniture and fixtures		446
All other assets		967
TOTAL	29	143

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	870
Time & savings dep., ind., part., corp.	19	483
U.S. Gov't. deposits		1
Deposits of States and subdivisions	3	002
Certified and Officers' Checks		166
Total Deposits	25	522
All other liabilities		379
Total Liabilities	25	901
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus	1	900
Undivided profits and capital reserve	1	242
Total equity capital	3	242
TOTAL	29	143

THE SECURITY BANK, HARRISON

Population 9,567 Boone County
Chartered November 20, 1931 P.O. Box 1078 Telephone Number 741-8200
Zip Code 72601
Number of Branches: Inside City — 1; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: First Security Corporation

Principal Officers:

*Wayne Clark ..... President & CEO
L.E. Durand ..... Vice Chairman
Jim Phillips ..... Sr. V.P.
Gene Waters ..... V.P. & Trust Off.
Dolores Lafferty .... V.P. & Br. Mgr.
Randy Merritt ..... V.P. & Mortgage Loan Officer
Richard L. McBee ..... Cashier

Directors:

Dr. Ralph H. Bowers
Richard R. Hudson
Wayne Clark
Uvalde R. Lindsey
John O. Campbell
Sheridan Garrison
Tom W. Rogers, Jr.
L.E. Durand
Eddie Sutton
W.S. Walker
Tom W. Rogers, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	6	372
U.S. Treasury securities	6	843
Oblig. of other U.S. Government agencies and corporations	17	327
Oblig. of States and political subdivisions	5	206
All other securities		597
Loans, Net	42	944
Bank premises, furniture and fixtures	3	331
All other assets	2	224
TOTAL	84	844

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	13	199
Time & savings dep., ind., part., corp.	58	152
U.S. Gov't deposits		150
Deposits of States and subdivisions	4	243
All other deposits		268
Certified and Officers' Checks		153
Total Deposits	76	165
Excess funds purchased and sec. repurchase agreements	1	579
All other liabilities		882
Total Liabilities	78	626
Equity Capital		
Cap. (# sh. au. 180,000) (# sh. outst. 180,000)	1	800
Surplus	1	200
Undivided profits and capital reserve	3	218
Total equity capital	6	218
TOTAL	84	844

THE CLEBURNE COUNTY BANK, HEBER SPRINGS

Population 4,921 Cleburne County
Chartered December 16, 1930 P.O. Box 1000 Telephone Number 362-2456
Zip Code 72543
Number of Branches: Inside City — 2; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Jerome Johnson .....President
Walter Aldridge .....V.P. & Cashier
Juanita Taylor .....Asst. V.P.
Jim Tom Butler ....Chmn. of Board

Directors:

Jerome Johnson
Walter Aldridge
R.W. Butler
Jim Tom Butler
Rick Johnson, D.D.S.
Wetzel Stark
Richie Lee
L.E. Roberts, Jr.
Paul Eaton

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	456
U.S. Treasury securities	7	234
Oblig. of other U.S. Government agencies and corporations	18	235
Oblig. of States and political subdivisions	11	098
Excess funds sold and sec. resell agreements	1	305
Loans, Net	18	920
Bank premises, furniture and fixtures		934
All other assets	1	277
TOTAL	60	459

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	10	588
Time & savings dep., ind., part., corp.	42	221
U.S. Gov't deposits		25
Deposits of States and subdivisions	1	099
Certified and Officers' Checks		243
Total Deposits	54	176
Excess funds purchases and sec. repurchase agreements		1,300
All other liabilities		454
Total Liabilities	55	930
Equity Capital		
Capital (# sh. au. 1,200) (# sh. outst. 1,200)		120
Surplus	2	000
Undivided profits and capital reserve	1	909
Total equity capital	4	029
Subordinated Notes and debentures		500
TOTAL	60	459

HEBER SPRINGS STATE BANK, HEBER SPRINGS

Population 4,921 Cleburne County
Chartered May 25, 1977 P.O. Box 30 Telephone Number 362-5821
Zip Code 72543

Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — 1; Outside City — None
Bank Holding Company Affiliate: Heber Springs Bancshares, Inc.

Principal Officers:

*Wade D. Althen .....President

F.B. Rector .....V.P. & Cashier
John McFarland V.P. & Loan Officer
Gary Yow.....Vice Pres.
Joyce Harral.....Asst. Cashier

Directors:

Joseph R. Hooper, Chairman
Wade D. Althen
F.B. Rector
Oscar Patchell
Tom Olmstead
Joe Brock
Ben Caston

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	3	098
U.S. Treasury securities		496
Oblig. of other U.S. Government agencies and corporations		135
Oblig. of States and political subdivisions	2	094
All other securities		20
Loans, Net	25	498
Bank premises, furniture and fixtures		827
All other assets	1	017
TOTAL	33	185

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	017
Time & savings dep., ind., part., corp.	24	628
U.S. Gov't deposits		56
Deposits of States and subdivisions	2	005
Certified and Officers' Checks		163
Total Deposits	30	869
All other liabilities		332
Total Liabilities	31	201
Equity Capital		
Capital (# sh. au. 3,000) (# sh. outst. 3,000)		300
Surplus		650
Undivided profits and capital reserve		734
Total equity capital	1	684
Subordinated notes and debentures		300
TOTAL	33	185

BANK OF HOLLY GROVE, HOLLY GROVE

Population 820 Monroe County
Chartered March 12, 1903 P.O. Box Q Telephone Number 462-3331
Zip Code 72069
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Thomas M. Hargrove .....President
Jean M. Kirkpatrick..V.P. & Cashier
Pauline G. Wilson .....Asst. Cashier
Bobbie R. Gannon.....Asst. Cashier
Brett S. Smith .....Loan Officer

Directors:

John B. Moore, Chairman
Ruth T. Dearing
Thomas M. Hargrove
R.H. Mayo
Mrs. J.I. Matthews
Herd E. Stone, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	778
U.S. Treasury securities	1	590
Oblig. of other U.S. Government agencies and corporations	4	571
Oblig. of States and political subdivisions	2	482
Excess funds sold and sec. resell agreements		460
Loans, Net	4	224
Bank premises, furniture and fixtures		138
All other assets		416
TOTAL	15	659

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	614
Time & savings dep., ind., part., corp.	10	789
Deposits of States and subdivisions		832
Certified and Officers' Checks		16
Total Deposits	13	251
All other liabilities		194
Total Liabilities	13	445
Equity Capital		
Capital (# sh. au. 2,400) (# sh. outst. 2,400)		60
Surplus		940
Undivided profits and capital reserve	1	214
Total equity capital	2	214
TOTAL	15	659

HORATIO STATE BANK, HORATIO

Population 989 Sevier County
Chartered May 15, 1905 P.O. Box 347 Telephone Number 832-2501
Zip Code 71842
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*C.E. Hendrix, Jr. . . . . President
Edith Hendrix Smith . . . . . Sr. V.P. & Sec. of Board
Wilburn Smith . . . Exec. V.P. & Cash.
Lola J. Lawrence . . . . . Oper. Off.
Agnes Jane Lincoln . . . . Bookkeeping Officer

Directors:

C.E. Hendrix, Jr.
Lilla S. Hendrix
Loy Poag
Edith Hendrix Smith
Wilburn Smith
Fred L. Sullivan
Honorary Director
Fred Sharp

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	2	630
U.S. Treasury securities	1	100
Oblig. of other U.S. Government agencies and corporations	1	134
Oblig. of States and political subdivisions	1	115
Excess funds sold and sec. resell agreements	1	000
Loans, Net	11	483
Bank premises, furniture and fixtures		293
All other assets		426
TOTAL	19	181

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	502
Time & savings dep., ind., part., corp.	15	068
U.S. Gov't deposits		20
Deposits of States and subdivisions		774
Certified and Officers' Checks		3
Total Deposits	17	367
All other liabilities		181
Total Liabilities	17	548
Equity Capital		
Capital (# sh. au. 2,000) (# sh. outst. 2,000)		100
Surplus	1	000
Undivided profits and capital reserve		533
Total equity capital	1	633
TOTAL	19	181

ARKANSAS BANK AND TRUST COMPANY, HOT SPRINGS

Population 35,781 Garland County
Chartered April 18, 1907 P.O. Box 5640 Telephone Number 624-4611
Zip Code 71901
Number of Branches: Inside City — 5; Outside City — 1
Number of CBCT's: Inside City — 5; Outside City — None
Bank Holding Company Affiliate: ABT Bancshares Corporation

Principal Officers:

Cecil W. Cupp ..... Senior Chairman of the Board
*Cecil W. Cupp, Jr. ..... Chairman of the Board & Chief Exec. Off.
Ray L. Cash ..... President
Gary Blenden ..... Exec. Vice Pres.
Charles L. Fager, Jr. ..... Sr. Vice Pres.
H.G. Gasbarre ..... Sr. Vice Pres.
J.L. Jones ..... Sr. Vice Pres.
Palmer Vanderburg ..... Sr. Vice Pres.
Eldon Sprague ..... Sr. Vice Pres.
Ralph White ..... Sr. Vice Pres.
Bill Lynch ..... Sr. Vice Pres.
Greg Miller ..... Vice Pres.
Jo Ann Bass ..... Vice Pres.
Jim Chalikis ..... Vice Pres.
Floyd Bryant ..... Vice Pres.

Principal Officers:

Johnny Boley ..... Vice Pres.
Loyd Emerson ..... Vice Pres.
Debert Graves ..... V.P. & Cashier
Mahlon Grigsby ..... Vice Pres.
Carl Hardage ..... Vice Pres.
Jerry Thompson ..... Vice Pres.
Dorothy Wall ..... Vice Pres.
Lou Hulsey ..... Vice Pres.
John Jacobs ..... Vice Pres.
William Kennedy ..... Vice Pres.
Ann Hand ..... Vice Pres.
Phil Lassiter ..... Vice Pres.
Lorene McLeod ..... Vice Pres.
Ruth Kissenger ..... Vice Pres.
Winnie Trawick ..... Vice Pres.
Frank Bolton ..... V.P. & Controller
Kirby Williams ..... Vice President
Ed Krenzelok ..... Travel Manager

Directors:

Frank M. Burton, M.D.
Ray L. Cash
Cecil W. Cupp
Cecil W. Cupp, Jr.
Gerald H. Fisher
Robert E. Jones
Walter Kleinman
Norton Meek
Roy L. Murphy
Ray S. Smith, Jr.
Marshall T. Steel
Jim Randall
Herman L. Wilson, Jr.
Hill A. Wheatly
C. Everett Fulgham
Gaither C. Johnston, Jr.
Gary E. Blenden
Keith Bradshaw
Richard S. Smith
James E. Thrash
Palmer Vanderburg

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	17	250
U.S. Treasury securities	8	211
Oblig. of other U.S. Government agencies and corporations	5	615
Oblig. of States and political subdivisions	14	354
All other securities	5	973
Excess funds sold and sec. resell agreements	14	300
Loans, Net	172	919
Bank premises, furniture and fixtures	6	818
All other assets	4	483
TOTAL	249	923

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	30	439
Time & savings dep., ind., part., corp.	179	325
U.S. Gov't deposits		121
Deposits of States and subdivisions	13	594
All other deposits	1	409
Certified and Officers' Checks	1	807
Total Deposits	226	695
Excess funds purchased and sec. repurchase agreements	3	703
All other liabilities	2	429
Total Liabilities	232	827
Equity Capital		
Cap. (# sh. au. 150,834) (# sh. outst. 150,834)	3	771
Surplus	3	771
Undivided profits and capital reserve	6	621
Total equity capital	14	163
Subordinated notes and debentures	2	933
TOTAL	249	923

BANK OF IMBODEN, IMBODEN

Population 691 Lawrence County
Chartered October 12, 1972 P.O. Box 320 Telephone Number 869-2291
Zip Code 72434
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Amos David ..... Chairman
Stephen E. Jones ..... President
Preston L. Clark ..... V.P. & Cashier
Mary Lea McLeod ..... Vice Pres.
Wilma J. Lawson ..... Vice Pres.
Leland E. Mize .. V.P. & Branch Mgr.

*Designates Chief Executive Officer

Directors:

K.D. McLeod
Austin Stovall
H. Lee Baker
Douglas Bradley
Amos Davis
J.R. David, Jr.
Stephen E. Jones
Henry Weaver
Leland Mize

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		959
U.S. Treasury securities		500
Oblig. of other U.S. Government agencies and corporations		802
Oblig. of States and political subdivisions	1	300
All other securities		10
Excess funds sold and sec. resell agreements		400
Loans, Net	10	317
Bank premises, furniture and fixtures		209
All other assets		440
TOTAL	14	937

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	756
Time & savings dep., ind., part., corp.	9	709
U.S. Gov't deposits		8
Deposits of States and subdivisions		810
Certified and Officers' Checks		55
Total Deposits	13	338
All other liabilities		205
Total Liabilities	13	543
Equity Capital		
Capital (# sh. au. 10,600) (# sh. outst. 6,600)		165
Surplus		85
Undivided profits and capital reserve		994
Total equity capital	1	244
Subordinated notes and debentures		150
TOTAL	14	937

FIRST JACKSONVILLE BANK, JACKSONVILLE

Population 27,589 Pulaski County
Chartered August 2, 1949 P.O. Box 827 Telephone Number 982-4511
Zip Code 72076
Number of Branches: Inside City — 2; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: First Arkansas Bancshares

Principal Officers:

*Kenneth Pat Wilson ..CEO & Chmn.
Larry T. Wilson .....President
Melda A. Rice .....Sr. Vice Pres.
John S. Fortenbury .....Exec. V.P.
Sibyl H. Clay .....Vice Pres.
Ed Cantrell.....Vice Pres.

Directors:

Kenneth Pat Wilson
Larry T. Wilson
Melda A. Rice
Bartus M. Gray
Lou Holtz
Harry K. Dougherty
Joseph W. Gelzine
Carl A. Williams
Thomas H. Wortham, M.D.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	6	371
U.S. Treasury securities	6	003
Oblig. of other U.S. Government agencies and corporations	2	748
Oblig. of States and political subdivisions	7	542
All other securities		296
Excess funds sold and sec. resell agreements	3	100
Loans, Net	32	608
Bank premises, furniture and fixtures	1	059
All other assets		761
TOTAL	60	488

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	14	125
Time & savings dep., ind., part., corp.	35	779
U.S. Gov't deposits		138
Deposits of States and subdivisions	3	611
Certified and Officers' Checks		510
Total Deposits	54	163
All other liabilities	1	034
Total Liabilities	55	197
Equity Capital		
Cap. (# sh. au. 200,000) (# sh. outst. 200,000)	2	000
Surplus	1	000
Undivided profits and capital reserve	2	291
Total equity capital	5	291
TOTAL	60	488

NEWTON COUNTY BANK, JASPER

Population 519 Newton County
Chartered March 24, 1903 P.O. Box 437 Telephone Number 446-2265
Zip Code 72641
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Joe C. Nance.....Chmn. of Board
Neil A. Wilkins.....President
Carl Gene Jones.....Exec. V.P.
George Landrum.....Cashier
Joe Phillips.....Vice Pres.
Inas Watson.....Asst. Cashier
Danny Criner.....Asst. Cashier

Directors:

Joe C. Nance
Neil A. Wilkins
Carl Gene Jones
Alta Gordon
Clyde Atkinson
Ernest B. Wilson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	6	147
U.S. Treasury securities	1	479
Oblig. of other U.S. Government agencies and corporations	1	090
Oblig. of States and political subdivisions	2	393
Excess funds sold and sec. resell agreements	1	050
Loans, Net	8	828
Bank premises, furniture and fixtures		63
All other assets		381
TOTAL	21	431

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	167
Time & savings dep., ind., part., corp.	15	597
U.S. Gov't deposits		16
Deposits of States and subdivisions	1	375
Certified and Officers' Checks		26
Total Deposits	19	181
All other liabilities		265
Total Liabilities	19	446
Equity Capital		
Capital (# sh. au. 2,500) (# sh. outst. 2,340)		59
Surplus		791
Undivided profits and capital reserve	1	135
Total equity capital	1	985
TOTAL	21	431

BANK OF NORTHEAST ARKANSAS, JONESBORO

Population 31,530 Craighead County
Chartered February 14, 1904 P.O. Box 1617 Telephone Number 932-2131
Zip Code 72401
Number of Branches: Inside City — 2; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Sloan Rainwater .....Chmn. & Pres.
Wm. I. Rainwater .....Vice Chmn.
Audrey Glenn .....Exec. V.P.
Loyce Mink .....Vice Pres.
Max Cobb .....Vice Pres.
Mary Ann Bohne .....Asst. V.P.
Gail Neblett .....Asst. V.P.
Eva Beeler .....Asst. V.P.
Linda McDaniel .....Cashier
Brenda Griffith .....Asst. Cashier
Jeff Cranford .....Asst. Cashier & Trust Officer

Directors:

Sloan Rainwater
Wm. I. Rainwater
Weldon Rainwater, M.D.
Grover Poole, M.D.
Gerald G. Watkins
J.A. Tomlinson
A.B. Clark

Advisory Directors:

Steve Cox
Virginia R. Cox

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	2	091
U.S. Treasury securities		911
Oblig. of other U.S. Government agencies and corporations	6	495
Oblig. of States and political subdivisions	3	679
All other securities		725
Excess funds sold and sec. resell agreements	5	000
Loans, Net	21	308
Bank premises, furniture and fixtures	1	107
All other assets	1	016
TOTAL	42	332

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	5	410
Time & savings dep., ind., part., corp.	22	055
U.S. Gov't deposits		14
Deposits of States and subdivisions	9	953
Certified and Officers' Checks		396
Total Deposits	37	828
All other liabilities		472
Total Liabilities	38	300
Equity Capital		
Capital (# sh. au. 75,000) (# sh. outst. 75,000)		750
Surplus	1	000
Undivided profits and capital reserve	1	457
Total equity capital	3	207
Subordinated notes and debentures		825
TOTAL	42	332

CITIZENS BANK OF JONESBORO, JONESBORO

Population 31,530 Craighead County
Chartered July 25, 1919 P.O. Box 1090 Telephone Number 932-6603
Zip Code 72401
Number of Branches: Inside City — 4; Outside City — 2
Number of CBCT's: Inside City — 3; Outside City — None

Principal Officers:

*Herbert H. McAdams, II....Chairman & CEO
H. Hall McAdams, III .....Vice Chmn. & Asst. Secretary
Walter A. DeRoeck.....President
Donald Timms .....Exec. V.P. for finance
Robert C. Connor .....Vice Pres.
Bessie Hodges.....Vice Pres. & Secretary to Board

*Designates Chief Executive Officer

Directors:

Herbert H. McAdams, II
H. Hall McAdams, III
Robert C. Connor
John C. Deacon
Walter A. DeRoeck
Dr. Glenn E. Dickson
W.O. Doak
Charlotte Eddington
Dr. James F. Gramling
Bill Hurt, Jr.
Minor M. Markle
Oscar J. Melton
Oscar J. Melton, Jr.
Dr. Carl R. Reng
W.D. Roberts, Jr.
W.R. Roberts
Frank E. Walden
Dr. Durwood Wisdom

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	11	593
U.S. Treasury securities	3	106
Oblig. of other U.S. Government agencies and corporations	3	065
Oblig. of States and political subdivisions	11	968
All other securities		800
Excess funds sold and sec. resell agreements	7	200
Loans, Net	106	996
Bank premises, furniture and fixtures	2	929
All other assets	3	611
TOTAL	151	268

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	23	492
Time & savings dep., ind., part., corp.	101	040
U.S. Gov't deposits		171
Deposits of States and subdivisions	4	114
All other deposits	3	219
Certified and Officers' Checks	1	738
Total Deposits	133	774
Excess funds purchased and sec. repurchase agreements	4	116
All other liabilities	1	843
Total Liabilities	139	733
Equity Capital		
Cap. (# sh. au. 217,000) (# sh. outst. 217,000)	2	170
Surplus	2	330
Undivided profits and capital reserve	4	935
Total equity capital	9	435
Subordinated notes and debentures	2	100
TOTAL	151	268

FIRST BANK AND TRUST OF JONESBORO, JONESBORO

Population 31,530 Craighead County
Chartered December 22, 1976 P.O. Box 1209 Telephone Number 932-8372
Zip Code 72401
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*J.C. Vaughn, Jr. .....President
Ron Jackson.....Exec. V.P.
Everett Bandy.....Senior V.P.
Bob Wimpy .....Vice Pres.
Bill Carson.....Vice Pres.
Wayne Bond .....Asst. Vice Pres.

*Designates Chief Executive Officer

Directors:

J.C. Vaughn, Jr.
Mary Marcum
Charles Mooney
W.C. Sloan, Jr.
Harold Crall
Bob Bennett
Dr. James Webb
James Hunt
Bearl Brooks
Bill Brown
Everett Bandy

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	5	271
U.S. Treasury securities		400
Oblig. of other U.S. Government agencies and corporations	5	287
Oblig. of States and political subdivisions	4	039
All other securities		712
Excess funds sold and sec. resell agreements	2	725
Loans, Net	18	016
Bank premises, furniture and fixtures		508
All other assets	1	587
TOTAL	38	545

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	6	740
Time & savings dep., ind., part., corp.	26	085
U.S. Gov't deposits		138
Deposits of States and subdivisions	1	460
Certified and Officers' Checks		357
Total Deposits	34	780
Excess funds purchased and sec. repurchase agreements		243
All other liabilities		524
Total Liabilities	35	547
Equity Capital		
Capital (# sh. au. 36,500) (# sh. outst. 33,500)		580
Surplus	1	533
Undivided profits and capital reserve		(15)
Total equity capital	2	098
Subordinated notes and debentures		900
TOTAL	38	545

MERCANTILE BANK, JONESBORO

Population 31,530 Craighead County
Chartered January 7, 1932 P.O. Box 6018 Telephone Number 935-5521
Zip Code 72401
Number of Branches: Inside City — 5; Outside City — 2
Number of CBCT's: Inside City — 1; Outside City — None

Principal Officers:

*Charles Frierson, III .....President
George Delaney, Jr.....Exec. V.P.
Naomi Craft .....Vice Pres.
Norman Leonard .....Vice Pres.

*Designates Chief Executive Officer

Directors:

Marystel Appleton
Millie Blindman
Roy Cooper
W.M. Freeze, Jr.
Lynn Greene
Raymond (Chubby) Heern
A.M. Heringer, Jr.
Ben Lamberth, M.D.
Tom Loberg
J.C. Mahon

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	12	667
U.S. Treasury securities	7	506
Oblig. of other U.S. Government agencies and corporations	12	493
Oblig. of States and political subdivisions	19	709
All other securities	5	196
Excess funds sold and sec. resell agreements	2	650
Loans, Net	75	669
Bank premises, furniture and fixtures	1	194
All other assets	6	801
TOTAL	143	885

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	14	431
Time & savings dep., ind., part., corp.	95	508
U.S. Gov't deposits		94
Deposits of States and subdivisions	14	771
All other deposits		95
Certified and Officers' Checks	2	399
Total Deposits	127	298
Excess funds purchased and sec. repurchase agreements	2	144
All other liabilities	2	622
Total Liabilities	132	064
Equity Capital		
Cap. (# sh. au. 100,000) (# sh. outst. 100,000)	1	000
Surplus	3	000
Undivided profits and capital reserve	7	821
Total equity capital	11	821
TOTAL	143	885

FARMERS AND MERCHANTS BANK, JUDSONIA

Population 2,025 White County
Chartered May 29, 1913 P.O. Box I Telephone Number 729-3148
Zip Code 72081
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

E.O. Yancey .....Chairman
E.D. Yancey .....President
*Jim Emfinger .....Exec. Vice Pres.
W.R. Meador, Jr. .....Sec.-Treas.

Directors:

E.O. Yancey
E.D. Yancey
W.R. Meador, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		395
U.S. Treasury securities	2	876
Oblig. of States and political subdivisions	1	402
Loans, Net	1	976
Bank premises, furniture and fixtures		117
All other assets		202
TOTAL	6	968

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	170
Time & savings dep., ind., part., corp.	3	899
U.S. Gov't deposits		4
Deposits of States and subdivisions		469
Certified and Officers' Checks		40
Total Deposits	5	582
Excess funds purchased and sec. repurchase agreements		350
All other liabilities		145
Total Liabilities	6	077
Equity Capital		
Capital (# sh. au. 2,800) (# sh. outst. 2,800)		70
Surplus		280
Undivided profits and capital reserve		541
Total equity capital		891
TOTAL	6	968

UNION STATE BANK, JUNCTION CITY

Population 862 Union County
Chartered August 28, 1933 P.O. Box F Telephone Number 924-4552
Zip Code 71749
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*John F. Marsh .....President
Jerry Ray Hambrick .....Vice Pres.
Barbara D. Daniels .....Cashier
Mary A. Jones .....Asst. Cashier

Directors:

Alvin Y. Green, Sr.
Chairman
Joseph A. Cusimano, Jr.
T.T. Fields
Leonard Hampson
John F. Marsh
J.B. Allen, Jr.
John M. Shackleford, Jr.
C.A. Reed, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		547
U.S. Treasury securities		600
Oblig. of other U.S. Government agencies and corporations	1	522
Oblig. of States and political subdivisions	2	248
Loans, Net	9	920
Bank premises, furniture and fixtures		78
All other assets		217
TOTAL	15	132

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	644
Time & savings dep., ind., part., corp.	11	482
U.S. Gov't deposits		1
Deposits of States and subdivisions		636
Certified and Officers' Checks		83
Total Deposits	13	846
All other liabilities		111
Total Liabilities	13	957
Equity Capital		
Capital (# sh. au. 30,000) (# sh. outst. 30,000)		300
Surplus		400
Undivided profits and capital reserve		475
Total equity capital	1	175
TOTAL	15	132

BANK OF KENSETT, KENSETT

Population 1,544 White County
Chartered February 17, 1922 P.O. Box 356 Telephone Number 742-3211
Zip Code 72082
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Roger Q. Mills ..... President
*Jno. H. Johnston, Jr. ..... Vice Pres.

Directors:

Jno. H. Johnston, Jr., Chairman
Roger Q. Mills
William P. Mills, Secretary

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		344
U.S. Treasury securities .	1	197
Oblig. of other U.S. Government agencies and corporations		665
All other securities.....		945
Loans, Net		46
Bank premises, furniture and fixtures		9
TOTAL	3	206

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.		827
Time & savings dep., ind., part., corp.	1	097
Deposits of States and subdivisions		394
Total Deposits	2	318
Total Liabilities	2	318
Equity Capital		
Capital (# sh. au. 500) ... (# sh. outst. 500)		50
Surplus		50
Undivided profits and capital reserve		788
Total equity capital ...		888
TOTAL	3	206

MADISON BANK AND TRUST, KINGSTON

Population 250 Madison County
Chartered April 7, 1911 P.O. Box 39 Telephone Number 665-2825
Zip Code 72742
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Gary W. Bunch.....President
Blenda Howard.....Vice Pres.
Carla Hathorn.....Vice Pres.

*Designates Chief Executive Officer

Directors:

James B. McDougal
Susan McDougal
Steve Smith
Julie Baldridge
Austin Smith
Gary Bunch
Jim Vaughan
Rusty Cain
Joe Shrum
Dana Samples
Gary Easterling
James Spurlock
Sumner Brashears

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		205
U.S. Treasury securities		272
Oblig. of other U.S. Government agencies and corporations		486
Oblig. of States and political subdivisions		81
Excess funds sold and sec. resell agreements		150
Loans, Net	3	718
Bank premises, furniture and fixtures		134
All other assets		207
TOTAL	5	253

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.		350
Time & savings dep., ind., part., corp.	3	947
U.S.Gov't. deposits		4
Deposits of States and subdivisions		408
Certified and Officers' Checks		45
Total Deposits	4	754
All other liabilities		71
Total Liabilities	4	825
Equity Capital		
Capital (# sh. au. 800) (# sh. outst. 634)		63
Surplus		438
Undivided profits and capital reserve		(73)
Total equity capital		428
TOTAL	5	253

BANK OF LAKE VILLAGE, LAKE VILLAGE

Population 3,088 Chicot County
Chartered October 14, 1937 P.O. Box 727 Telephone Number 265-2241
Zip Code 71653
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Dr. J.H. Burge .....Chairman
Douglas C. Wynn.....President
*Herman Carlton.....Exec. V.P.
Joyce Bell.....V.P & Auditor
Dessie Lee Gibbs.....Vice Pres.
Jakie T. Gibson.....Cashier
Terence J. Alpe.....Vice Pres.

Directors:

Sam E. Angel
William W. Bunker
Dr. J.H. Burge
Dr. J.P. Burge
Hermon Carlton
David F. Gillison, Sr.
David F. Gillison, Jr.
Bill R. Holloway
Ned Mazzanti
Joe Pieroni
George Pine
Douglas C. Wynn

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	624
U.S. Treasury securities	1	499
Oblig. of other U.S. Government agencies and corporations	6	290
Oblig. of States and political subdivisions	4	840
Excess funds sold and sec. resell agreements		450
Loans, Net	11	713
Bank premises, furniture and fixtures		256
All other assets		790
TOTAL	27	462

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	651
Time & savings dep., ind., part., corp.	18	253
U.S. Gov't deposits		7
Deposits of States and subdivisions	1	673
Certified and Officers' Checks		68
Total Deposits	23	652
All other liabilities		429
Total Liabilities	24	081
Equity Capital		
Capital (# sh. au. 60,000) (# sh. outst. 60,000)		600
Surplus	1	950
Undivided profits and capital reserve		831
Total equity capital	3	381
TOTAL	27	462

FIRST STATE BANK AND TRUST COMPANY, LAKE VILLAGE

Population 3,088 Chicot County
Chartered June 12, 1962 P.O. Box 271 Telephone Number 265-5366
Zip Code 71653
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Fred P. Michael ..... President
Ben V. Floriani ..... Exec. V.P.
Mike S. Cashion ..... V.P. & Cashier
Freddie Black ..... V.P. & Trust Off.
Linda S. Pearson ..... Asst. V.P.
Becky Brogdon ..... Asst. Cashier

*Designates Chief Executive Officer

Directors:

Sam Adkisson
Charles S. Bennett
Herman Berkemeyer
Freddie Black
James R. Burchfield
Ohmer C. Burnside
Mike S. Cashion
William H. Drew
Ben V. Floriani
J.P. Hampton
Cullen Livingston
Doyne W. Loyd
Marvin D. Loyd
Geno Mazzanti, Jr.
Fred P. Michael
Carl O. Powell
Richard L. Pratt
Ted Thornton

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		961
U.S. Treasury securities	3	956
Oblig. of States and political subdivisions	2	845
Excess funds sold and sec. resell agreements	1	500
Loans, Net	8	423
Bank premises, furniture and fixtures		330
All other assets		343
TOTAL	18	358

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	864
Time & savings dep., ind., part., corp.	12	869
Deposits of States and subdivisions	1	577
Certified and Officers' Checks		43
Total Deposits	16	353
All other liabilities		169
Total Liabilities	16	522
Equity Capital		
Capital (# sh. au. 5,000) (# sh. outst. 5,000)		100
Surplus	1	550
Undivided profits and capital reserve		186
Total equity capital	1	836
TOTAL	18	358

CITIZENS BANK OF LAVACA, LAVACA

Population 1,092 Sebastian County
Chartered May 5, 1910 P.O. Box 108 Telephone Number 674-2297
Zip Code 72941
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*James N. Patterson .....President
Larry D. Hurst .....Sr. Vice Pres.
Gary W. Carmack .....Vice Pres.
Bruce A. Davenport .....Asst. V.P.
Paulette Chronister .....Asst. V.P.

Directors:

Ronald H. Udouj
James N. Patterson
Larry D. Hurst
Jewel R. Morris
Rayburn L. Green
Gene E. Bruick

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		298
U.S. Treasury securities	1	892
Oblig. of other U.S. Government agencies and corporations	1	578
Oblig. of States and political subdivisions	1	850
Excess funds sold and sec. resell agreements		450
Loans, Net	11	963
Bank premises, furniture and fixtures		475
All other assets		382
TOTAL	18	888

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	033
Time & savings dep., ind., part., corp.	12	370
Deposits of States and subdivisions	2	502
Certified and Officers' Checks		98
Total Deposits	17	003
All other liabilities		164
Total Liabilities	17	167
Equity Capital		
Capital (# sh. au. 18,900) (# sh. outst. 18,900)		236
Surplus		825
Undivided profits and capital reserve		660
Total equity capital	1	721
TOTAL	18	888

LEACHVILLE STATE BANK, LEACHVILLE

Population 1,882 Mississippi County
Chartered January 23, 1951 P.O. Box 140 Telephone Number 539-6354
Zip Code 72438
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*J. Lee Bearden .....President
Edna Kennett .....Exec. V.P.
Lynn Bearden .....Asst. to Pres.

Directors:

J. Lee Bearden
Edna Kennett
Nelson Henry
T.N. Rodman, M.D.
J.L. Swihart

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		722
U.S. Treasury securities		600
Oblig. of other U.S. Government agencies and corporations	2	611
Oblig. of States and political subdivisions	1	785
All other securities		207
Excess funds sold and sec. resell agreements		400
Loans, Net	2	212
Bank premises, furniture and fixtures		93
All other assets		5
TOTAL	8	635

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.		947
Time & savings dep., ind., part., corp.	4	902
Deposits of States and subdivisions	1	286
Certified and Officers' Checks		25
Total Deposits	7	160
Total Liabilities	7	160
Equity Capital		
Capital (# sh. au. 10,000) (# sh. outst. 10,000)		100
Surplus		900
Undivided profits and capital reserve		475
Total equity capital	1	475
TOTAL	8	635

LITTLE RIVER BANK, LEPANTO

Population 1,964 Poinsett County
Chartered November 21, 1919 P.O. Box 340 Telephone Number 475-2306
Zip Code 72354
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

D.F. Portis.....Chairman of Board
*Grady Watkins, Jr. .....President
T.G. Thompson, Jr. ...V.P. & Cash.
J.C. Portis .....Vice Pres.
Blanche Nash .....Asst. Cashier

Directors:

D.F. Portis
Grady Watkins, Jr.
T.G. Thompson, Jr.
J.C. Portis
W.H. Cross, Sr.
A.T. Bell
Ernest B. Portis
Danette P. Watkins
Julanne P. Ingram
Junaway Payne

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	694
U.S. Treasury securities	6	388
Oblig. of other U.S. Government agencies and corporations	2	695
Oblig. of States and political subdivisions	3	020
Excess funds sold and sec. resell agreements		400
Loans, Net	3	174
Bank premises, furniture and fixtures		24
All other assets		399
TOTAL	17	794

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	095
Time & savings dep., ind., part., corp.	11	978
U.S. Gov't deposits		15
Deposits of States and subdivisions		924
Certified and Officers' Checks		14
Total Deposits	15	026
All other liabilities		197
Total Liabilities	15	223
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		400
Surplus	1	100
Undivided profits and capital reserve	1	071
Total equity capital	2	571
TOTAL	17	794

LESLIE STATE BANK, LESLIE

Population 501 Searcy County
Chartered April 17, 1948 P.O. Box 325 Telephone Number 447-2911
Zip Code 72645
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Jim Tilley ..... Chairman of Board
Ben Allen ..... President
Bill Seeger ..... Exec. V.P.
Ronnie Housley ..... Vice Pres.
Mary Jane Horton ..... Cashier

Directors:

Ben Allen
J.M. Barnett
Virgil Blair
R.G. Derickson
Bill Seeger
Jim Tilley
Lex Treece

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		675
U.S. Treasury securities		983
Oblig. of other U.S. Government agencies and corporations		900
Oblig. of States and political subdivisions		728
Excess funds sold and sec. resell agreements		900
Loans, Net	6	130
Bank premises, furniture and fixtures		294
All other assets		252
TOTAL	10	862

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	892
Time & savings dep., ind., part., corp.	7	493
U.S. Gov't deposits		4
Deposits of States and subdivisions		442
Certified and Officers' Checks		9
Total Deposits	9	840
All other liabilities		206
Total Liabilities	10	046
Equity Capital		
Capital (# sh. au. 1,300) (# sh. outst. 1,300)		130
Surplus		425
Undivided profits and capital reserve		261
Total equity capital		816
TOTAL	10	862

PEOPLES BANK AND LOAN COMPANY, LEWISVILLE

Population 1,410 Lafayette County
Chartered August 25, 1911 P.O. Box 280 Telephone Number 921-4244
Zip Code 71845
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — 1; Outside City — None

Principal Officers:

J.C. Landes .....Chairman of Board
W.H. Triplett, Jr.....Vice Chairman
*Charles H. Moore .....President
Wilma Willbanks .....Exec. V.P.
Paul Mahar .....Vice Pres.
Venora Hooper .....Cashier
Donna H. Adkison.....Asst. V.P.

*Designates Chief Executive Officer

Directors:

Larry Burrow
P.D. Burton, Jr.
P.J. English
E.L. Harris
J.C. Landes
C.H. Moore
Henry Moore, III
O.M. Covington
W.H. Triplett, Jr.
Wilma Willbanks

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	892
U.S. Treasury securities	2	521
Oblig. of other U.S. Government agencies and corporations	4	272
Oblig. of States and political subdivisions	2	413
All other securities		26
Excess funds sold and sec. resell agreements		325
Loans, Net	11	324
Bank premises, furniture and fixtures		767
All other assets		448
TOTAL	23	988

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	515
Time & savings dep., ind., part., corp.	17	758
U.S. Gov't deposits		13
Deposits of States and subdivisions	1	402
Certified and Officers' Checks		152
Total Deposits	21	840
All other liabilities		360
Total Liabilities	22	200
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus		750
Undivided profits and capital reserve		938
Total equity capital	1	788
TOTAL	23	988

BANK OF LINCOLN, LINCOLN

Population 1,422 Washington County
Chartered March 19, 1903 P.O. Box 98 Telephone Number 824-3232
Zip Code 72744
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:		Directors:
*Loyd R. Swope	President	John Lewis
Kenneth D. Cox	Exec. V.P.	S.H. Pitts
Larry Karnes	Vice Pres.	Loyd Swope
Darlene Cheatham	Asst. V.P.	Forrest Rodgers
Ronnie Rinehart	Cashier	B.J. Basden
Nell Kidd	Compliance Off.	Kenneth D. Cox

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	072
U.S. Treasury securities	4	680
Oblig. of other U.S. Government agencies and corporations	1	278
Oblig. of States and political subdivisions	2	986
All other securities		318
Excess funds sold and sec. resell agreements	1	200
Loans, Net	17	007
Bank premises, furniture and fixtures		231
All other assets		825
TOTAL	29	597

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	108
Time & savings dep., ind., part., corp.	21	114
U.S. Gov't deposits		3
Deposits of States and subdivisions	1	272
Certified and Officers' Checks		126
Total Deposits	26	623
All other liabilities		472
Total Liabilities	27	095
Equity Capital		
Capital (# sh. au. 8,000) (# sh. outst. 8,000)		200
Surplus		200
Undivided profits and capital reserve	1	802
Total equity capital	2	202
Subordinated notes and debentures		300
TOTAL	29	597

PULASKI BANK AND TRUST COMPANY, LITTLE ROCK

Population 158,461 Pulaski County
Chartered August 29, 1955 P.O. Box 7299 Telephone Number 661-7700
Zip Code 72217
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Pulaski Investment Corporation

Principal Officers:

*James C. East ..... COE
Robert C. Magee ..... Exec. V.P.
Eugene L. Maris ..... Exec. V.P.
James N. Pierce ..... Sr. Vice Pres.
Jim V. Fincher ..... Sr. Vice Pres.
Thomas L. Chapman ..... Vice Pres.
Marilyn S. Pearce .... V.P. & Cashier

*Designates Chief Executive Officer

Directors:

James C. East
Robert C. Magee
Eugene L. Maris
R.L. (Buddy) Schultz
Mark V. Williamson
Thomas L. Hodges
Troy Churchman
J.A. McEntire
Sidney Weniger

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	5	795
U.S. Treasury securities	1	026
Oblig. of other U.S. Government agencies and corporations	13	729
Oblig. of States and political subdivisions	3	521
All other securities		45
Loans, Net	49	226
Bank premises, furniture and fixtures	4	743
All other assets	3	685
TOTAL	81	770

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	16	659
Time & savings dep., ind., part., corp.	47	096
Deposits of States and subdivisions	4	050
All other deposits	1	889
Certified and Officers' Checks		491
Total Deposits	70	185
Excess funds purchased and sec. repurchase agreements	2	953
All other liabilities	3	339
Total Liabilities	76	477
Equity Capital		
Cap. (# sh. au. 226,000) (# sh. outst. 166,331)	1	663
Surplus	1	300
Undivided profits and capital reserve	1	100
Total equity capital	4	063
Subordinated notes and debentures	1	230
TOTAL	81	770

BANK OF LOCKESBURG, LOCKESBURG

Population 620 Sevier County
Chartered October 14, 1902 P.O. Box 118 Telephone Number 289-2541
Zip Code 71846
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Leonard L. Hampson .....Chairman
*Larry W. Hale .....President
Mary F. Hampson.....Vice Pres.
Barbara Kitchens .....Asst. V.P.
Bobbie J. Simmons .....Cashier

Directors:

Leonard L. Hampson
Larry W. Hale
Joel Wayne Clay
Wanda C. Hampson
Mary F. Hampson
Garnet E. Norwood

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	704
U.S. Treasury securities	1	293
Oblig. of other U.S. Government agencies and corporations	1	680
Oblig. of States and political subdivisions	1	196
Excess funds sold and sec. resell agreements		550
Loans, Net	8	223
Bank premises, furniture and fixtures		277
All other assets		336
TOTAL	15	259

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	534
Time & savings dep., ind., part., corp.	10	712
Deposits of States and subdivisions	1	413
Certified and Officers' Checks		66
Total Deposits	13	725
All other liabilities		150
Total Liabilities	13	875
Equity Capital		
Capital (# sh. au. 3,000) (# sh. outst. 3,000)		75
Surplus		300
Undivided profits and capital reserve	1	009
Total equity capital	1	384
TOTAL	15	259

FIRST STATE BANK, LONOKE

Population 4,128 Lonoke County
Chartered March 9, 1935 P.O. Box 320 Telephone Number 676-3106
Zip Code 72086
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

J.O. Bennett ..... President
*Charles E. Ford ..... Exec. V.P.
Al M. Morris, Jr. ..... Asst. V.P.
Mary Strickland ..... Asst. Cashier

Directors:

J.O. Bennett
Wayne Bennett, Sr.
Neil Bennett, Sr.
Wayne Bennett, Jr.
Neil Bennett, Jr.
H. Austin Grimes

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	2	728
U.S. Treasury securities	11	511
Oblig. of States and political subdivisions	3	966
Excess funds sold and sec. resell agreements	6	450
Loans, Net	14	731
Bank premises, furniture and fixtures		211
All other assets	1	222
TOTAL	40	819

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	5	899
Time & savings dep., ind., part., corp.	26	375
U.S. Gov't deposits		44
Deposits of States and subdivisions	3	251
Certified and Officers' Checks		73
Total Deposits	35	642
All other liabilities		175
Total Liabilities	35	817
Equity Capital		
Capital (# sh. au. 15,000) (# sh. outst. 16,000)		400
Surplus	1	600
Undivided profits and capital reserve	3	002
Total equity capital	5	002
TOTAL	40	819

FARMERS BANK & TRUST COMPANY, MAGNOLIA

Population 11,909 Columbia County
Chartered September 26, 1906 P.O. Box 250 Telephone Number 234-2211
Zip Code 71753
Number of Branches: Inside City — 2; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

R.S. Warnock, Jr. ..... President
Mrs. T.H. Reeves ..... Vice Pres.
Cameron Dodson ..... Vice Pres.
T.H. Bradley, Jr. ..... Vice Pres.
*Bob L. Burns ..... V.P. & CEO
Dean Reagan ..... Sr. V.P. & CAO
M.E. Fitzpatrick ..... Vice Pres. & Asst. Cashier

Directors:

T.H. Bradley, Jr.
Bob L. Burns
L.E. Davis, Jr.
Cameron Dodson
W.E. Fullenwider
John W. Harsh
Mrs. T.H. Reeves
R.S. Warnock
Joe D. Woodard

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	5	209
U.S. Treasury securities	8	479
Oblig. of other U.S. Government agencies and corporations	15	949
Oblig. of States and political subdivisions	10	748
Excess funds sold and sec. resell agreements		700
Loans, Net	20	763
Bank premises, furniture and fixtures		584
All other assets	1	291
TOTAL	63	723

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	6	424
Time & savings dep., ind., part., corp.	45	673
U.S. Gov't deposits		20
Deposits of States and subdivisions	2	789
Certified and Officers' Checks		89
Total Deposits	54	995
Excess funds purchased and sec. repurchase agreements	2	476
All other liabilities		531
Total Liabilities	58	002
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus	2	400
Undivided profits and capital reserve	3	221
Total equity capital	5	721
TOTAL	63	723

BANK OF MALVERN, MALVERN

Population 10,163 Hot Spring County
Chartered June 24, 1889 P.O. Box 897 Telephone Number 332-6966
Zip Code 72104
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — 1; Outside City — None
Bank Holding Company Affiliate: Central Arkansas Bancshares, Inc.

Principal Officers:

*Paul L. Offutt.....Pres. & C.E.O.
Donald J. Tackett....V.P. & Cashier
Glenville Rhodes ...Chmn. of Board
Marsha Tanner .....Vice Pres.
Marcus L. McCain....Vice President

*Designates Chief Executive Officer

Directors:

Glenville Rhodes
Paul L. Offutt
Ray N. Boyle
Sam R. Clark
Dorsey D. Glover
Wm. H. Glover
Cary E. Young
Joe C. Keith
Tom R. Young, Jr.

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	3	173
U.S. Treasury securities	8	975
Oblig. of other U.S. Government agencies and corporations	7	431
Oblig. of States and political subdivisions	7	628
All other securities		114
Loans, Net	20	893
Bank premises, furniture and fixtures		906
All other assets	1	706
TOTAL	50	826

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	6	035
Time & savings dep., ind., part., corp.	33	706
U.S. Gov't deposits		26
Deposits of States and subdivisions	3	167
Certified and Officers' Checks		359
Total Deposits	43	293
Excess funds purchased and sec. repurchase agreements	2	000
All other liabilities		828
Total Liabilities	46	121
Equity Capital		
Capital (# sh. au. 12,000) (# sh. outst. 12,000)		300
Surplus	1	200
Undivided profits and capital reserve	3	205
Total equity capital	4	705
TOTAL	50	826

PEOPLES BANK, MAMMOTH SPRING

Population 1,195 Fulton County
Chartered February 8, 1921 P.O. Box 310 Telephone Number 625-3235
Zip Code 72554
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

*Cloy H. Culver ..... President
Auda M. Culver ..... Vice Pres.
William O. Pace ..... Exec. V.P.
David Smith ..... Cashier

Directors:

Auda M. Culver
Cloy H. Culver
Jim B. Plumlee
M.H. Powell
William O. Pace

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		840
U.S. Treasury securities	3	656
Oblig. of other U.S. Government agencies and corporations	4	959
Oblig. of States and political subdivisions		902
Excess funds sold and sec. resell agreements		550
Loans, Net	2	890
Bank premises, furniture and fixtures		250
All other assets		409
TOTAL	14	456

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	849
Time & savings dep., ind., part., corp.	10	627
U.S. Gov't deposits		1
Deposits of States and subdivisions		541
Total Deposits	13	018
All other liabilities		241
Total Liabilities	13	259
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus		300
Undivided profits and capital reserve		797
Total equity capital	1	197
TOTAL	14	456

MERCHANTS & PLANTERS BANK, MANILA

Population 2,553 Mississippi County
Chartered March 16, 1948 P.O. Box 440 Telephone Number 561-4427
Zip Code 72442
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

Peggy F. Cheadle .....Chairman
Lora M. Fleeman .....President
*Max H. Schrader .....Exec. V.P.
Danny Robbins .....Vice Pres.
Norma Jackson .....Cashier
Hulen Faulkner .....Secretary

Directors:

Lora M. Fleeman
Peggy F. Cheadle
Betty F. Schrader
James B. Cheadle
L.E. Townsend
Hulen Faulkner
Danny Robbins
Max H. Schrader

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	357
U.S. Treasury securities		50
Oblig. of other U.S. Government agencies and corporations	1	874
Oblig. of States and political subdivisions		620
All other securities		100
Excess funds sold and sec. resell agreements		525
Loans, Net	3	787
Bank premises, furniture and fixtures		142
All other assets		26
TOTAL	8	481

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	053
Time & savings dep., ind., part., corp.	4	365
U.S. Gov't deposits	1	656
Deposits of States and subdivisions		233
Certified and Officers' Checks		113
Total Deposits	7	420
Total Liabilities	7	420
Equity Capital		
Capital (# sh. au. 10,000) (# sh. outst. 10,000)		100
Surplus		400
Undivided profits and capital reserve		561
Total equity capital	1	061
TOTAL	8	481

BANK OF MANSFIELD, MANSFIELD

Population 1,000 Sebastian County
Chartered February 16, 1939 P.O. Box 387 Telephone Number 928-4418
Zip Code 72944
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

Bruce H. Shaw .....Chmn. of Board
*Richard D. Foster.....President
Richard B. Shaw .....Vice Pres.
Melba Conaway .....V.P. & Cashier
Paula Coward .....Asst. V.P.
Liz Hoopengarner .....Asst. V.P.
Margo Jones.....Asst. Cashier

Directors:

Bruce H. Shaw, Chairman
Joe McCain
Richard B. Shaw
Richard D. Foster
S.D. Barnes
Melba Conaway
S.M. Taylor
Gilmer Dixon
Bernard Holbrook

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	275
U.S. Treasury securities	3	046
Oblig. of other U.S. Government agencies and corporations	1	409
Oblig. of States and political subdivisions		825
Excess funds sold and sec. resell agreements		850
Loans, Net	9	267
Bank premises, furniture and fixtures		316
All other assets		373
TOTAL	17	361

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	094
Time & savings dep., ind., part., corp.	12	999
U.S. Gov't deposits		4
Deposits of States and subdivisions		563
Certified and Officers' Checks		83
Total Deposits	15	743
All other liabilities		54
Total Liabilities	15	797
Equity Capital		
Capital (# sh. au. 9,600) (# sh. outst. 9,600)		240
Surplus		240
Undivided profits and capital reserve	1	084
Total equity capital	1	564
TOTAL	17	361

FARMERS AND MERCHANTS BANK, MARIANNA

Population 6,220 Lee County
Chartered January 9, 1942 P.O. Box 479 Telephone Number 295-2535
Zip Code 72360
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

*William J. McClain ..... President
James T. McMahan II .... Vice Pres.
Peggy Fisher ..... Cashier
Letha Smith ..... Asst. V.P. Oper.

Directors:

James Burkett
Dan H. Felton, III
Jack Gentry
Thomas H. Gist, Jr.
William J. McClain
James T. McMahan, II
Robert F. Mahan
John F. Miller
J.B. Smith
D.W. Webb, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		503
U.S. Treasury securities	3	522
Oblig. of other U.S. Government agencies and corporations	2	174
Oblig. of States and political subdivisions	1	510
All other securities		60
Excess funds sold and sec. resell agreements	3	600
Loans, Net	2	540
Bank premises, furniture and fixtures		153
All other assets		291
TOTAL	14	353

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	675
Time & savings dep., ind., part., corp.	8	798
U.S. Gov't deposits		20
Deposits of States and subdivisions	1	320
Certified and Officers' Checks		10
Total Deposits	12	823
All other liabilities		138
Total Liabilities	12	961
Equity Capital		
Capital (# sh. au. 3,000) (# sh. outst. 3,000)		75
Surplus		800
Undivided profits and capital reserve		517
Total equity capital	1	392
TOTAL	14	353

CITIZENS BANK, MARION

Population 2,996 Crittenden County
Chartered March 15, 1938 P.O. Box 300 Telephone Number 739-3232
Zip Code 72364
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

*William R. Reynolds .....President
Frank G. Wallace .....Vice Pres.
Mary L. Hoskins .....Cashier

Directors:

Wilson P. Barton
C.H. Bond, Jr.
Sanders Carter
Frank Fogleman
Julian Hardin
Allen B. Helms
A.J. Lumpkin
A.H. Neely
Dino Pirani
William R. Reynolds
J.F. Rieves, Jr.
Rex Rogers
Ray D. Ross
Aldo Stupenti
Dana F. Sulcer

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	060
U.S. Treasury securities		799
Oblig. of other U.S. Government agencies and corporations	3	439
Oblig. of States and political subdivisions	3	804
Excess funds sold and sec. resell agreements	1	275
Loans, Net	4	521
Bank premises, furniture and fixtures	1	113
All other assets		314
TOTAL	16	325

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	062
Time & savings dep., ind., part., corp.	10	464
U.S. Gov't deposits		60
Deposits of States and subdivisions		799
Total Deposits	13	385
All other liabilities		147
Total Liabilities	13	532
Equity Capital		
Capital (# sh. au. 1,500) (# sh. outst. 1,500)		150
Surplus	1	200
Undivided profits and capital reserve	1	443
Total equity capital	2	793
TOTAL	16	325

MARKED TREE BANK, MARKED TREE

Population 3,201 Poinsett County
Chartered March 3, 1932 P.O. Box 160 Telephone Number 358-2600
Zip Code 72365
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

*John A. Brunner, Jr. .....President
J.P. Hutchins.....Cashier
Francis Whitlow .....Asst. Cashier
Louise Anglin.....Asst. Cashier
Norma Hendrix .....Asst. Cas.

Directors:

John A. Brunner, Jr.
Mary Ann Arnold
Gloria Ritter, Chairman
J. Robert Brunner
Frank Brunner, Jr.
Ritter Arnold
L.H. Goad
Robert T. Neel
Dan Hatzenbuehler

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		767
U.S. Treasury securities	8	501
Oblig. of other U.S. Government agencies and corporations	4	101
Oblig. of States and political subdivisions	1	122
Excess funds sold and sec. resell agreements	2	000
Loans, Net	2	478
Bank premises, furniture and fixtures		63
All other Assets		414
TOTAL	19	446

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	951
Time & savings dep., ind., part., corp.	11	946
U.S. Gov't deposits		44
Deposits of States and subdivisions	1	311
Certified and Officers' Checks		46
Total Deposits	16	298
Excess funds purchased and sec. repurchase agreements	1	108
All other liabilities		313
Total Liabilities	17	719
Equity Capital		
Capital (# sh. au. 2,500) (# sh. outst. 2,500)		250
Surplus		300
Undivided profits and capital reserve	1	177
Total equity capital	1	727
TOTAL	19	446

THE CITIZENS BANK, MARSHALL

Population 1,543 Searcy County
Chartered February 26, 1940 P.O. Box 250 Telephone Number 448-3341
Zip Code 72650
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None
Bank Holding Company Affiliate: Marshall Bancshares, Inc.

Principal Officers:	
Jim Tilley	Chairman
Jerald Barnett	Vice Chmn.
James W. Daniel	President
Bill O. Watts	Sr. Vice Pres.
*Danny Horton	Vice Pres.
Brenda Harness	Cashier
Bernece Myatt	Asst. Cashier
Patsy Massey	Asst. Cashier
Carla Harness	Asst. Cashier

Directors:
Ben Allen
Jerald M. Barnett
J.C. Baker, Jr.
George E. Daniel
James W. Daniel
Dewey Massey
Ancil Mays
Jim Tilley
Bill O. Watts

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	143
U.S. Treasury securities	1	308
Oblig. of other U.S. Government agencies and corporations		928
Oblig. of States and political subdivisions	1	237
Excess funds sold and sec. resell agreements	1	750
Loans, Net	10	060
Bank premises, furniture and fixtures		221
All other assets		746
TOTAL	17	393

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	362
Time & savings dep., ind., part., corp.	12	301
U.S. Gov't deposits		49
Deposits of States and subdivisions		965
Certified and Officers' Checks		11
Total Deposits	15	688
All other liabilities		127
Total Liabilities	15	815
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		400
Surplus		500
Undivided profits and capital reserve		378
Total equity capital	1	278
Subordinated notes and debentures		300
TOTAL	17	393

BANK OF MARVELL, MARVELL

Population 1,751 Phillips County
Chartered January 8, 1903 P.O. Box 67 Telephone Number 829-2596
Zip Code 72366
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None
Bank Holding Company Affiliate: Marvell Implement Company

Principal Officers:

*Gibson Turley .....Chmn. & Pres.
Tommie Shackelford, Jr. .Exec. V.P.
Gibson Turley, Jr.....Vice Pres.
Ben B. Davison .....Asst. V.P.
Patty Sue Russell .....Cashier
Bobbie Chisnall .....Asst. Cashier
Beulah Dirlam .....Asst. Cashier

Directors:

Gibson Turley
J.A. Hill
James H. Hill
Tommy E. Shackelford, Jr.
Virginia Turley
Gibson Turley, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		730
U.S. Treasury securities	4	126
Oblig. of other U.S. Government agencies and corporations	4	455
Oblig. of States and political subdivisions	2	245
Excess funds sold and sec. resell agreements		920
Loans, Net	1	371
Bank premises, furniture and fixtures		144
All other assets		384
TOTAL	14	375

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	721
Time & savings dep., ind., part., corp.	8	524
U.S. Gov't deposits		40
Deposits of States and subdivisions	1	955
Certified and Officers' Checks		15
Total Deposits	12	255
All other liabilities		235
Total Liabilities	12	490
Equity Capital		
Capital (# sh. au. 6,000) (# sh. outst. 6,000)		150
Surplus		500
Undivided profits and capital reserve	1	235
Total equity capital	1	885
TOTAL	14	375

BANK OF McCRORY, McCRORY

Population 1,956 Woodruff County
Chartered June 18, 1903 P.O. Box 367 Telephone Number 731-2521
Zip Code 72101
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Ouside City — None

Principal Officers:

*I.N. Arnof .....Chairman of Board
Hulon Cain .....President
John G. Thompson ....Sr. Vice Pres.
John D. Eldridge .....Sr. Vice Pres.
H. Ripley Thompson ..Sr. Vice Pres.
Margaret Collier .....Vice Pres.
James Walter Taylor .....Cashier

Directors:

I.N. Arnof
John G. Thompson
John D. Eldridge
H. Ripley Thompson
Ian Arnof
Edwin B. Conner, Jr.
John D. Eldridge III
G.L. Morris, Jr.
Donald Cain
Hulan Cain
Fletcher C. Lewis

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	887
U.S. Treasury securities	19	194
Oblig. of other U.S. Government agencies and corporations	2	600
Oblig. of States and political subdivisions	6	799
All other securities		81
Excess funds sold and sec. resell agreements	1	900
Loans, Net	7	196
Bank premises, furniture and fixtures		368
All other assets	1	136
TOTAL	41	161

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	6	814
Time & savings dep., ind., part., corp.	28	111
U.S. Gov't deposits		122
Deposits of States and subdivisions		956
Certified and Officers' Checks		46
Total Deposits	36	049
All other liabilities		981
Total Liabilities	37	030
Equity Capital		
Capital (# sh. au. 20,000) (# sh. outst. 20,000)		500
Surplus	1	000
Undivided profits and capital reserve	2	631
Total equity capital	4	131
TOTAL	41	161

McGEHEE BANK, McGEHEE

Population 5,671 Desha County
Chartered December 5, 1933 P.O. Box 787 Telephone Number 222-3151
Zip Code 71654
Number of Branches: Inside City — 1; Outside City — 2
Number of CBCT's: Inside City — 1; Outside City — None
Bank Holding Company Affiliate: Southeast Financial Bankstock Corp.

Principal Officers:

*Bill Bowman ..... President
John Potter .... Vice Chmn. of Board
Sam Bowman ..... Chairman
Richard L. Gilliam ..... Cashier
Charles Lloyd ..... V.P. Installments
Tom Bartholomew ..... V.P. - Agri.
Robert Keller ..... V.P. - Real Estate

Directors:

Robert Adcock
James N. Smith
John L. Maier
Fred P. Blanks
Jimmy L. Bufford
Cecil Simpson
Bill Elliott
Mark E. Sherland
Buren Sharpe

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	2	568
U.S. Treasury securities	4	724
Oblig. of other U.S. Government agencies and corporations	3	499
Oblig. of States and political subdivisions	5	935
Excess funds sold and sec. resell agreements	4	325
Loans, Net	33	993
Bank premises, furniture and fixtures		323
All other assets	1	169
TOTAL	56	536

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	6	127
Time & savings dep., ind., part., corp.	39	691
U.S. Gov't deposits		22
Deposits of States and subdivisions	3	647
Certified and Officers' Checks		170
Total Deposits	49	657
All other liabilities		475
Total Liabilities	50	132
Equity Capital		
Capital (# sh. au. 80,000) (# sh. outst. 80,000)	1	000
Surplus	1	700
Undivided profits and capital reserve	3	704
Total equity capital	6	404
TOTAL	56	536

THE BANK OF NORTH ARKANSAS, MELBOURNE

Population 1,608 Izard County
Chartered July 29, 1896 P.O. Box C Telephone Number 368-4337
Zip Code 72556
Number of Branches: Inside City — None; Outside City — 3
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: North Central Financial Corp.

Principal Officers:

Charles C. Miller ..... President
*R. Clinton Hawkins ..... Exec. V.P.
Gwenn Lea ..... Vice Pres.
Ernestine Marlin ..... Cashier
Mary Tate ..... Asst. Cashier
Marilyn Burns ..... Branch Manager

Directors:

Charles C. Miller
James E. Miller
Gwenn Lea
Ann Lawrence

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	643
U.S. Treasury securities	1	410
Oblig. of other U.S. Government agencies and corporations	4	203
Oblig. of States and political subdivisions	4	595
All other securities		694
Loans, Net	17	678
Bank premises, furniture and fixtures		854
All other assets	1	140
TOTAL	32	217

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	063
Time & savings dep., ind., part., corp.	24	208
U.S. Gov't deposits		37
Deposits of States and subdivisions	1	143
Certified and Officers Checks		190
Total Deposits	29	641
All other liabilities		336
Total Liabilities	29	977
Equity Capital		
Capital (# sh. au. 20,000) (# sh. outst. 20,000)		500
Surplus		325
Undivided profits and capital reserve	1	315
Total equity capital	2	140
Subordinated notes and debentures		100
TOTAL	32	217

THE UNION BANK OF MENA, MENA

Population 4,850 Polk County
Chartered July 25, 1934 P.O. Box 898 Telephone Number 394-2211
Zip Code 71953
Number of Branches: Inside City — None; Outside City — 2
Number of CBCT's: Inside City — 1; Outside City — None

Principal Officers:

C.S. "Shorty" Williams...Chairman of Board
*Bill Lauck Wood ....Pres. & C.E.O.
R.A. Carver .....Vice Pres.
Buddy Newbolt .....Asst. Vice Pres.
Ruby Lunsford .....Cashier
Eva Capehart .....Asst. Vice Pres.
Mildred Brown.....Asst. Cashier
Sara Curry .....Loan Dept. Mgr.
Barbara Shaw ..Administrative Asst.
Clarice Tisher .....Cust. Ser. Off.
Jesse Sullivan .....Asst. Vice Pres. and Wickes Branch Mgr.
Jimmy D. Knighten ..Asst. Cashier & Hatfield Branch Mgr.
Jim Neugent...Data Processing Mgr.

Directors:

R.A. Carver
John A. Crawford
R.L. Hamilton
David Maddox
Pauline Morrow
Edward W. Stevenson
C.S. Williams
Bill Lauck Wood

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	2	780
U.S. Treasury securities	1	988
Oblig. of other U.S. Government agencies and corporations	1	404
Oblig. of States and political subdivisions	10	533
Excess funds sold and sec. resell agreements	2	000
Loans, Net	26	138
Bank premises, furniture and fixtures		560
All other assets	2	183
TOTAL	47	586

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	7	394
Time & savings dep., ind., part., corp.	29	430
U.S. Gov't deposits		196
Deposits of States and subdivisions	2	894
Certified and Officers'Checks		305
Total Deposits	40	219
All other liabilities		826
Total Liabilities	41	045
Equity Capital		
Capital (# sh. au. 12,000) (# sh. outst. 12,000)	1	200
Surplus	1	800
Undivided profits and capital reserve	3	541
Total equity capital	6	541
TOTAL	47	586

MONETTE STATE BANK, MONETTE

Population 1,165 Craighead County
Chartered December 29, 1936 P.O. Box P Telephone Number 486-5493
Zip Code 72447
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Donald Kirksey.....President
Shirley Bronaugh .....Sr. Vice Pres.
Verlene Fullen.....V.P. & Cashier
Bill Clark .....Vice Pres.
Revis G. Stewart .....Vice Pres.

Directors:

Charles Frierson III
Carolyn Frierson
Shirley Bronaugh
Verlene Fullen
Dr. B.R. Harper
Dr. T.P. Harper
Ruth P. Latta
Donald Kirksey
J.E. Story

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	709
U.S. Treasury securities		100
Oblig. of States and political subdivisions	7	414
All other securities		105
Excess funds sold and sec. resell agreements	1	200
Loans, Net	15	297
Bank premises, furniture and fixtures		322
All other assets	1	172
TOTAL	27	319

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	534
Time & savings dep., ind., part., corp.	18	679
U.S. Gov't deposits		20
Deposits of States and subdivisions	1	681
All other deposits		2
Certified and Officers' Checks		114
Total Deposits	24	030
All other liabilities		203
Total Liabilities	24	233
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		200
Surplus	1	050
Undivided profits and capital reserve	1	836
Total equity capital	3	086
TOTAL	27	319

COMMERCIAL BANK AND TRUST COMPANY, MONTICELLO

Population 8,259 **Drew County**
Chartered November 29, 1912 P.O. Box 150 Telephone Number 367-6221
Zip Code 71655
Number of Branches: Inside City — 2; Outside City — None
Number of CBCT's: Insice City — None; Outside City — None
Bank Holding Company Affiliate: Drew Bancshares, Inc.

Principal Officers:

Bennie Ryburn, Sr. ..... Chairman
*Reginald Glover ..... President
George Harris ..... Exec. V.P.
Keith Johnson ..... Sr. Vice Pres.
Bill White ..... Vice Pres.
Rusty Smith ..... Vice Pres.

*Designates Chief Executive Officer

Directors:

E.A. Baker
James Burks
Cole Castellaw
S.J. Clark
Jerry Davis
Reginald Glover
Thomas Henley
R.D. Jones
L.D. Long
Lamar Miles
J.A. Ross
Bennie Ryburn, Sr.
W.E. Smith
Kim Ward
Frank Wolfe
Dave Wilkins

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	3	443
Oblig. of other U.S. Government agencies and corporations		456
Oblig. of States and political subdivisions	9	335
All other securities	3	807
Loans, Net	24	616
Bank premises, furniture and fixtures		454
All other assets	1	891
TOTAL	44	002

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	218
Time & savingsdep., ind., part., corp.	29	871
U.S. Gov't deposits		60
Deposits of States and subdivisions	3	608
All other deposits		400
Certified and Officers' Checks		481
Total Deposits	38	638
Excess funds purchased and sec. repurchase agreements		425
All other liabilities		460
Total Liabilities	39	523
Equity Capital		
Capital (# sh. au. 8,000) (# sh. outst. 8,000)		200
Surplus	2	300
Undivided profits and capital reserve	1	979
Total equity capital	4	479
TOTAL	44	002

UNION BANK & TRUST COMPANY, MONTICELLO

Population 8,259 Drew County
Chartered September 15, 1915 P.O. Box 270 Telephone Number 367-3453
Zip Code 71655
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: First Union Financial Corp.

Principal Officers:		Directors:
*Zach McClendon, Jr.	Pres.	William K. Ball
Kelton Busby, Jr.	Vice Pres.	Brown Calhoun
John A. McClelland	Vice Pres.	Frank Carson, Jr.
Clay Mitchell	Vice Pres.	Billy H. Hartness
Jean St. John	Vice Pres.	Charles E. Jackson
Beverly Hudson	Asst. V.P.	Zach McClendon, Jr.
Peggy Smith	Asst. V.P.	Wells Moffatt
Daona Stevenson	Asst. V.P.	Dr. J.P. Price
Howard Woodall	Asst. V.P.	John Porter Price
Shirley Hill	Asst. Cashier	A.C. Thompson
Tona McKiever	Asst. Cashier	Alan G. Williams

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	6	996
U.S. Treasury securities	4	133
Oblig. of other U.S. Government agencies and corporations	1	371
Oblig. of States and political subdivisions	9	173
Excess funds sold and sec. resell agreements	1	200
Loans, Net	33	166
Bank premises, furniture and fixtures		767
All other assets	1	140
TOTAL	57	946

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	6	385
Time & savings dep., ind., part., corp.	43	758
U.S. Gov't. deposits		120
Deposits of States and subdivisions	3	143
Certified and Officers' Checks		15
Total Deposits	53	421
All other liabilities		648
Total Liabilities	54	069
Equity Capital		
Capital (# sh. au. 80,000) (# sh. outst. 80,000)	1	000
Surplus	1	000
Undivided profits and capital reserve	1	877
Total equity capital	3	877
TOTAL	57	946

THE FIRST STATE BANK, MORRILTON

Population 7,355 Conway County
Chartered November 26, 1930 P.O. Box 350 Telephone Number 354-4601
Zip Code 72110
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*H.J. Kordsmeier.....President
Jim H. Wilcox.....Exec. Vice Pres.
Bill Davidson.....Vice Pres.
Marjorie Waller.....Asst. V.P.
Billie Jean Wofford.....Asst. V.P.
Ruth Gwin.....Asst. Cashier
B. Jack Wilson.....Asst. Cashier
Helen Ward.....Asst. Cashier
Gwenda Massingill....Asst. Cashier
Faye Davidson.....Asst. Cashier
Suzanne Hartman.....Asst. Cashier

Directors:

Cleo Cheek
S.E. McReynolds
H.J. Kordsmeier
A.J. Gordon
Dr. T.H. Hickey
Otto Leinhart
W.E. Love
Louis Oates
Charles L. Ormond

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	3	296
U.S. Treasury securities	13	798
Oblig. of other U.S. Government agencies and corporations		106
Oblig. of States and political subdivisions	10	766
Excess funds sold and sec. resell agreements	2	100
Loans, Net	17	061
Bank premises, furniture and fixtures		584
All other assets	1	646
TOTAL	49	357

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	9	424
Time & savings dep., ind., part., corp.	29	271
U.S. Gov't deposits		485
Deposits of States and subdivisions	3	124
Certified and Officers' Checks		136
Total Deposits	42	440
All other liabilities		708
Total Liabilities	43	148
Equity Capital		
Capital (# sh. au. 5,000) (# sh. outst. 5,000)		500
Surplus	1	500
Undivided profits and capital reserve	4	209
Total equity capital	6	209
TOTAL	49	357

MORRILTON SECURITY BANK, MORRILTON

Population 7,355 Conway County
Chartered March 12, 1955 P.O. Box 320 Telephone Number 354-3531
Zip Code 72110
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:	
*Howard E. Jones	Chairman & C.E.O.
Samuel W. Callihan	President & Cashier
Stan Thompson	Exec. V.P.

Directors:
Howard E. Jones
Sam W. Callihan
Stan Thompson
Nathan Gordon
Ed Gordon
Edward Lee Eddy
Marion Hightower
Ed Ruff

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	2	830
U.S. Treasury securities	6	039
Oblig. of other U.S. Government agencies and corporations	3	194
Oblig. of States and political subdivisions	1	763
Excess funds sold and sec. resell agreements	2	500
Loans, Net	13	422
Bank premises, furniture and fixtures		295
All other assets		630
TOTAL	30	673

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	6	757
Time & savings dep., ind., part., corp.	19	358
U.S. Gov't deposits		12
Deposits of States and subdivisions	1	198
Certified and Officers' Checks		199
Total Deposits	27	524
All other liabilities		265
Total Liabilities	27	789
Equity Capital		
Capital (# sh. au. 45,000) (# sh. outst. 45,000)		450
Surplus		600
Undivided profits and capital reserve	1	834
Total equity capital	2	884
TOTAL	30	673

FIRST BANK & TRUST CO. OF MOUNTAIN HOME, MOUNTAIN HOME

Population 8,066 Baxter County
Chartered January 16, 1979 P.O. Box F Telephone Number 425-2101
Zip Code 72653
Number of Branches: Inside City — None; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Denny Smith ..... President & CEO
R.J. Pratt ..... Sr. V. Pres.
Charles F. Vandegrift ..... V. Pres. & Trust Officer
Dwayne Hickman ..... Vice Pres.
Roger Lonon ..... Vice Pres.
Frances Lee ..... Vice Pres.
Dessie Pitts ..... Vice Pres.

Directors:

J.D. Dryer, Chmn.
C.N. Kent, Vice Chmn.
R.F. Lawyer
Frank L. Coffman, Jr.
Denny Smith
R.J. Pratt
James E. O'Brien*

*Designates Chief Executive Officer

*Advisory Board Member

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	6	209
U.S. Treasury securities	27	393
Oblig. of other U.S. Government agencies and corporations	8	323
Oblig. of States and political subdivisions	15	306
All other securities		135
Excess funds sold and sec. resell agreements	2	800
Loans, Net	29	005
Bank premises, furniture and fixtures	2	526
All other assets	2	382
TOTAL	94	079

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	10	711
Time & savings dep., ind., part., corp.	70	108
U.S. Gov't deposits		33
Deposits of States and subdivisions	2	583
Certified and Officers' Checks		312
Total Deposits	83	747
All other liabilities	2	955
Total Liabilities	86	702
Equity Capital		
Capital (# sh. au. 116,260) (# sh. outst. 116,260)	1	163
Surplus	2	587
Undivided profits and capital reserve	3	627
Total equity capital	7	377
TOTAL	94	079

PEOPLES BANK AND TRUST COMPANY, MOUNTAIN HOME

Population 8,066 Baxter County
Chartered August 10, 1906 P.O. Box B Telephone Number 425-2166
Zip Code 72653
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — 1; Outside City — None

Principal Officers:

*Neil Nelson ..... President
Larry G. Nelson ..... Ex. V. Pres.
Charles A. Morton ..... Sr. V. Pres.
Clyde Thorn, Jr. ..... Sr. V. Pres.
R.E. Baker ..... V. Pres.
Ruddell Pannell ..... V. Pres.
Irene Martin ... Asst. V.P. & Cashier

*Designates Chief Executive Officer

Directors:

Powers L. Fowler
R.E. Baker
Neil Nelson
W.A. Thompson
B.R. Wiseman
Mrs. Nat T. Dyer
Guy King
W.T. Morgan
Larry G. Nelson
W.M. Thompson

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	5	515
U.S. Treasury securities	21	106
Oblig. of other U.S. Government agencies and corporations	15	657
Oblig. of States and political subdivisions	11	293
Excess funds sold and sec. resell agreements	2	250
Loans, Net	43	146
Bank premises, furniture and fixtures		953
All other assets	2	272
TOTAL	102	192

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	10	621
Time & savings dep., ind., part., corp.	76	542
U.S. Gov't deposits		49
Deposits of States and subdivisions	3	268
Certified and Officers' Checks		827
Total Deposits	91	307
Excess funds purchased and sec. repurchase agreements		16
All other liabilities	1	356
Total Liabilities	92	679
Equity Capital		
Capital (# sh. au. 100,000) (# sh. outst. 100,000)	2	500
Surplus	2	750
Undivided profits and capital reserve	4	263
Total equity capital	9	513
TOTAL	102	192

BANK OF MOUNTAIN VIEW, MOUNTAIN VIEW

Population 2,147 Stone County
Chartered July 21, 1915 P.O. Box C Telephone Number 269-3815
Zip Code 72560
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Glen Hinkle .....Chairman of Board
James G. Hinkle.....President
*Charles A. Lowe .....Ex. V. Pres.
Kenneth Sutton.....Secretary
Weldon Duncan.....Cashier

Directors:

Glen Hinkle
James G. Hinkle
Charles A. Lowe
Kenneth Sutton

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	2	944
U.S. Treasury securities	3	093
Oblig. of other U.S. Government agencies and corporations	4	177
Oblig. of States and political subdivisions	7	261
All other securities		207
Excess funds sold and sec. resell agreements	2	100
Loans, Net	9	716
Bank premises, furniture and fixtures		996
All other assets		780
TOTAL	31	274

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	501
Time & savings dep., ind., part., corp.	20	027
U.S. Gov't deposits		4
Deposits of States and subdivisions	2	205
Certified and Officers' Checks		70
Total Deposits	26	807
All other liabilities		283
Total Liabilities	27	090
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus	1	700
Undivided profits and capital reserve	2	384
Total equity capital	4	184
TOTAL	31	274

THE BANK OF MONTGOMERY COUNTY, MOUNT IDA

Population 1,023 Montgomery County
Chartered November 26, 1930 P.O. Box 435 Telephone Number 867-3148
Zip Code 71957
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*John Beavers.....President
Robert Campbell .....Sr. V. Pres.
Melvin L. Simpson.....V. Pres.
Marcia Summitt.....Cashier

Directors:

R.W. Butler
Jim Tom Butler
Paul Eaton
Lake Lawrence
Ode Maddox
Joe Brakefield, Jr.
Bobby Lybrand
John Beavers
Robert Campbell
Melvin L. Simpson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		699
U.S. Treasury securities	2	858
Oblig. of other U.S. Government agencies and corporations	13	553
Oblig. of States and political subdivisions	7	375
Loans, Net	6	230
Bank premises, furniture and fixtures		356
All other assets		598
TOTAL	31	669

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	029
Time & savings dep., ind., part., corp.	22	884
U.S. Gov't deposits		4
Deposits of States and subdivisions	2	019
Certified and Officers' Checks		67
Total Deposits	28	003
Excess funds purchased and sec. repurchase agreements		100
All other liabilities		306
Total Liabilities	28	409
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus	1	000
Undivided profits and capital reserve	2	160
Total equity capital	3	260
TOTAL	31	669

BANK OF MULBERRY, MULBERRY

Population 1,470 Crawford County
Chartered January 15, 1902 P.O. Drawer A Telephone Number 997-1154
Zip Code 72947
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: First Mulberry Bancshares, Inc.

Principal Officers:		Directors:
*Betty Feller	President	L.C. Gunn
Dianna Millsap	Cashier	Betty Feller
Phyllis Douglas	Asst. Cashier	W. Joe Medlock
Modena Chancellor	Asst. Cashier	Lonnie Batchelor
		Harrell Ballentine

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories	1	077	Demand deposits, ind., part., corp.	2	016
U.S. Treasury securities	1	002	Time & savings dep., ind., part., corp.	8	589
Oblig. of other U.S. Government agencies and corporations	1	300	U.S. Gov't deposits		1
Oblig. of States and political subdivisions	1	610	Deposits of States and subdivisions	1	028
Loans, Net	7	846	Certified and Officers' Checks		84
Bank premises, furniture and fixtures		78	Total Deposits	11	718
All other assets		357	All other liabilities		259
			Total Liabilities	11	977
			Equity Capital		
			Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
			Surplus		400
			Undivided profits and capital reserve		793
			Total equity capital	1	293
TOTAL	13	270	TOTAL	13	270

PIKE COUNTY BANK, MURFREESBORO

Population 1,884 Pike County
Chartered December 19, 1904 P.O. Box 279 Telephone Number 285-2172
Zip Code 71958
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Clift Lane.....Chairman
*Charles Sharp.....President & Chief Ex. Off.
Brenda Smith...V. Pres. Loan Dept.
Harold Smith...V.P. & Branch Mgr.
Deward Sharp.....Sr. V. Pres.
Brenda Roberts.....Cashier
Bobby Jo McAllister...Asst. Cashier
Helen Henderson.....Asst. Cashier
Rusty Silvey.....V. Pres.

Directors:

George Steel, Jr.
Thomas Bridgeman
R.B. Carroll, Jr.
Charles Sharp
Vance Evans
Ray Womack
Cooper Kizzia
Clift Lane
Elbert Ray
George Steel, Sr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	2	414
U.S. Treasury securities		167
Oblig. of other U.S. Government agencies and corporations		16
Oblig. of States and political subdivisions	5	478
Excess funds sold and sec. resell agreements		900
Loans, Net	21	685
Bank premises, furniture and fixtures		610
All other assets	1	171
TOTAL	32	441

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	655
Time & savings deposits, ind., part., corp.	24	485
U.S. Gov't deposits		22
Deposits of States and subdivisions	1	750
Certified and Officers' Checks		109
Total Deposits	29	021
All other liabilities		108
Total Liabilities	29	129
Equity Capital		
Capital (# sh. au. 16,000) (# sh. outst. 16,000)		400
Surplus		500
Undivided profits and capital reserve	2	412
Total equity capital	3	312
TOTAL	32	441

CITIZENS STATE BANK, NASHVILLE

Population 4,350 Howard County
Chartered July 23, 1974 P.O. Box 832 Telephone Number 845-3323
Zip Code 71852
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — 1; Outside City — None

Principal Officers:

York Gary .....Chairman of Board
*Roy A. Reaves .....President
H.L. Pope .....Ex. V. Pres. & Cash.
Connie Renfrow .....Asst. Cashier
Janet Craver.....Asst. Cashier
Glenda Sipes.....Asst. Cashier

Directors:

James E. Chandler
York Gary
John H. Hendrix
Dwight Jones
Jimmy Latimer
Marion Mabry
David Pile
H.L. (Hob) Pope
Roy A. Reaves
Larry Renard
Daisy Steel

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		960
U.S. Treasury securities	1	734
Oblig. of other U.S. Government agencies and corporations	2	582
Oblig. of States and political subdivisions	1	082
Excess funds sold and sec. resell agreements	4	250
Loans, Net	13	573
Bank premises, furniture and fixtures		394
All other assets		405
TOTAL	24	980

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	502
Time & savings dep., ind., part., corp.	19	058
Deposits of States and subdivisions	2	022
Certified and Officers' Checks		126
Total Deposits	22	708
All other liabilities		324
Total Liabilities	23	032
Equity Capital		
Capital (# sh. au. 30,000) (# sh. outst. 30,000)		300
Surplus	1	100
Undivided profits and capital reserve		143
Total equity capital	1	543
Subordinated notes and debentures		405
TOTAL	24	980

BANK OF NEWARK, NEWARK

Population 1,100 Independence County
Chartered October 10, 1944 P.O. Box 320 Telephone Number 799-3205
Zip Code 72562
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

E.R. Coleman.....Chmn. of Board
*R.M. Twyford .....President
Jo J. Magness .....Cashier
Mary S. Steele .....Asst. Cashier

Directors:

E.R. Coleman
R.M. Twyford
Florine Coleman

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		226
U.S. Treasury securities	3	513
Oblig. of other U.S. Government agencies and corporations	2	072
Oblig. of States and political subdivisions		519
Excess funds sold and sec. resell agreements	3	350
Loans, Net	1	714
Bank premises, furniture and fixtures		54
All other assets		211
TOTAL	11	659

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.		841
Time & savings dep., ind., part., corp.	3	837
U.S. Gov't deposits		45
Deposits of States and subdivisions	6	225
All other deposits		116
Certified and Officers' Checks		1
Total Deposits	11	065
All other liabilities		83
Total Liabilities	11	148
Equity Capital		
Capital (# sh. au. 11,665) (# sh. outst. 11,665)		117
Surplus		192
Undivided profits and capital reserve		202
Total equity capital		511
TOTAL	11	659

BANK OF NEW EDINBURG, NEW EDINBURG

Population 500 Cleveland County
Chartered August 22, 1904 P.O. Box 59 Telephone Number 352-2592
Zip Code 71660
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:		Directors:
*William C. Lyon	President	William Lyon
Peggy Lyon	Sec./Treas.	Peggy Lyon
Deborah White	Cashier	Gene Jines
		J.D. Womble

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories		194	Demand deposits, ind., part., corp.		557
U.S. Treasury securities		899	Time & savings dep., ind., part., corp.	2	167
Oblig. of other U.S. Government agencies and corporations		713	U.S. Gov't deposits		294
Oblig. of States and political subdivisions		44	Deposits of States and subdivisions		126
All other Securities		50	Total Deposits	3	144
Loans, Net	1	430	Excess funds purchased and sec. repurchase agreements		60
Bank premises, furniture and fixtures		86	All other liabilities		19
All other assets		63	Total Liabilities	3	223
			Equity Capital		
			Capital (# sh. au. 1,680) (# sh. outst. 1,661 4/5)		42
			Surplus		102
			Undivided profits and capital reserve		72
			Total equity capital		216
			Subordinated notes and debentures		40
TOTAL	3	479	TOTAL	3	479

FIRST STATE BANK OF NEWPORT, NEWPORT

Population 8,339 Jackson County
Chartered July 6, 1978 P.O. Box 340 Telephone Number 523-2744
Zip Code 72112
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Bill Fisher ..... President
T.D. Herring ..... Ex. V. Pres.
Alfred Couch, Jr. ..... Asst. V.P. & Cashier
James J. McCartney ..... Vice Pres. & Trust Officer
Joe Miles ..... Asst. V.P.

Directors:

Bill Fisher
Stephen Graham
T.D. Herring
David L. Johnston
George Kell
Robert Vanhook
Jimmy Winemiller
R.D. Wilmans, III
Forrest E. Wise

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	2	007
U.S. Treasury securities	2	500
Oblig. of other U.S. Government agencies and corporations	4	347
Oblig. of States and political subdivisions	3	264
All other securities		150
Excess funds sold and sec. resell agreements	1	800
Loans, Net	28	598
Bank premises, furniture and fixtures		529
All other assets	1	188
TOTAL	44	383

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	5	824
Time & savings dep., ind., part., corp.	28	269
U.S. Gov't deposits		3
Deposits of States and subdivisions	3	694
Certified and Officers' Checks		276
Total Deposits	38	066
All other liabilities		519
Total Liabilities	38	585
Equity Capital		
Capital (# sh. au. 29,336) (# sh. outst. 29,336)		733
Surplus	3	167
Undivided profits and capital reserve	1	498
Total equity capital	5	398
Subordinated notes and debentures		400
TOTAL	44	383

MERCHANTS & PLANTERS BANK, NEWPORT

Population 8,339 Jackson County
Chartered March 30, 1946 P.O. Box 550 Telephone Number 523-3601
Zip Code 72112
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Ernest D. McDonald .....President & Chief Ex. Off.
W. Neil Holcomb...V. Pres.-Cashier
James C. Giles .....V. Pres.
Terry L. Dillon .....V. Pres.
Maurine B. Heard.....Asst. V. Pres.

Directors:

Morris Bowman
R.O. Burton
Fred M. Pickens
Robert Harvey
Ralph McDonald
Jim Dupree
John Conner
James Spencer
Tom Curtner
Ed Scoggins

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	5	380
U.S. Treasury securities	2	786
Oblig. of other U.S. Government agencies and corporations		782
Oblig. of States and political subdivisions	4	750
Loans, Net	29	334
Bank premises, furniture and fixtures		462
All other assets	1	706
TOTAL	45	200

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	6	252
Time & savings dep., ind., part., corp.	29	486
U.S. Gov't deposits		30
Deposits of States and subdivisions	2	956
Certified and Officers' Checks		262
Total Deposits	38	986
Excess funds purchases and sec. repurchase agreements	1	400
All other liabilities		562
Total Liabilities	40	948
Equity Capital		
Capital (# sh. au. 9,000) (# sh. outst. 9,000)		225
Surplus	2	400
Undivided profits and capital reserve	1	127
Total equity capital	3	752
Subordinated notes and debentures		500
TOTAL	45	200

THE TWIN CITY BANK, NORTH LITTLE ROCK

Population 64,419 Pulaski County
Chartered March 21, 1935 P.O. Box 5581 Telephone Number 372-4700
Zip Code 72119
Number of Branches: Inside City — 8; Outside City — None
Number of CBCT's: Inside City — 6; Outside City — None
Bank Holding Company Affiliate: Frank Lyon Co.

Principal Officers:

*T.E. Renaud	Chairman of Board & Chief Executive Officer
Edward M. Penick, Jr.	President
Kenneth J. Pennebaker	Exec. Vice Pres.
Margaret R. Davenport	Vice Pres. & Cashier
Robert F. Birch, Jr.	Vice President
Ronald G. Gillert	Vice President & Comptroller
Dale A. Renaud	Vice President
Kenneth D. Hammonds	Vice President
Ben R. Scroggin	Vice President

Directors:

Dr. Joseph Bates	Edward M. Penick, Jr.
John Blodgett	Kenneth J. Pennebaker
Martin Borchert	Eugene M. Pfeifer, III
Ralph Cotham	T.E. Renaud
David Jones	George M. Rozzell, Jr.
Frank Lyon, Jr.	Fr. George W. Tribou
Henry Mariani	Larry C. Wallace
Mike Mehaffy	Ray Wilson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	45	029
U.S. Treasury securities	6	898
Oblig. of other U.S. Government agencies and corporations	14	823
Oblig. of States and political subdivisions	20	115
All other securities	5	215
Excess funds sold and sec. resell agreements	61	100
Loans, Net	138	477
Bank premises, furniture and fixtures	10	892
All other assets	7	884
TOTAL	310	433

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	31	923
Time & savings dep., ind., part., corp.	141	743
U.S. Gov't deposits		348
Deposits of States and subdivisions	28	231
All other deposits		83
Certified and Officers' Checks	1	392
Total Deposits	203	720
Excess funds purchased and sec. repurchase agreements	77	348
All other liabilities	8	673
Total Liabilities	289	741
Equity Capital		
(# pref. 9,500)	9	500
Cap. (sh. au.1,000,000) (# sh. outst. 270,000)	2	700
Surplus	1	000
Undivided profits and capital reserve	5	219
Total equity capital	18	419
Subordinated notes and debentures	2	273
TOTAL	310	433

THE PLANTERS BANK, OSCEOLA

Population 8,881 Mississippi County
Chartered April 13, 1944 P.O. Box 407 Telephone Number 563-2666
Zip Code 72370
Number of Branches: Inside City — 2; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Jim Hinkle .....President
June Welborn .....Vice Pres.
Betty H. Rue ...Vice Pres. & Cashier
Sloan Rainwater, Jr.....Chairman

Directors:

Wm. I. Rainwater
Sloan Rainwater, Jr.
Paul B. Billings
Henry J. Swift
Nathan Weinberg
Dewey Neely
Jim Hinkle
J.A. Crosthwait
E.H. Riley
Lowell O. Winston
W.M. Taylor, Jr.
Joe W. Edrington

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	2	733
U.S. Treasury securities		492
Oblig. of other U.S. Government agencies and corporations	7	329
Oblig. of States and political subdivisions	2	745
Excess funds sold and sec. resell agreements		650
Loans, Net	14	025
Bank premises, furniture and fixtures		266
All other assets		756
TOTAL	28	996

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	142
Time & savings dep., ind., part., corp.	20	537
U.S. Gov't deposits		205
Deposits of States and subdivisions	1	268
Certified and Officers' Checks		231
Total Deposits	26	383
All other liabilities		258
Total Liabilities	26	641
Equity Capital		
Capital (# sh. au. 20,000) (# sh. outst. 20,000)		500
Surplus	1	000
Undivided profits and capital reserve		855
Total equity capital	2	355
TOTAL	28	996

BANK OF OZARK, OZARK

Population 3,900 Franklin County
Chartered June 9, 1937 P.O. Box 196 Telephone Number 667-2181
Zip Code 72949
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Bankstock One, Inc.

Principal Officers:

*George G. Gleason, II ....Chairman & C.E.O.
Carl G. Holt .....Vice Chairman
Harold D. Beck...Sr. V.P. & Cashier
Jo Ann Fine....V.P. & Trust Officer
Norma Brashears....Asst. Vice Pres.
Charles O. Haberer.....Vice Pres.-Domestic Lending
Mark D. Ross .....Adm.Vice Pres.
Larry Dicks.....V.P.-Participation
William R. Patterson .....Vice Pres.
Rick Casey .....Asst. Vice Pres. & Trust Officer

Directors:

Frances Caleb
Jon R. Ewing
Carol Ann Gleason
W. Dee Gober
Kennith Smith
Jim Hillard
O. Porter Hillard
Coy Kirkpatrick
Frank M. Lawrence
Gus Shaffer

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	769
U.S. Treasury securities	5	275
Oblig. of other U.S. Government agencies and corporations	3	026
Oblig. of States and political subdivisions	10	684
Excess funds sold and sec. resell agreements	1	700
Loans, Net	41	926
Bank premises, furniture and fixtures	1	010
All other assets	1	088
TOTAL	66	478

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	7	123
Time & savings dep., ind., part., corp.	47	968
U.S. Gov't deposits		4
Deposits of States and subdivisions	3	258
All other deposits		9
Certified and Officers' Checks		657
Total Deposits	59	019
Excess funds purchased and sec. repurchase agreements	2	639
All other liabilities		830
Total Liabilities	62	488
Equity Capital		
Capital (# sh. au. 20,650) (# sh. outst. 20,650)		516
Surplus	2	984
Undivided profits and capital reserve		490
Total equity capital	3	990
TOTAL	66	478

SECURITY BANK, PARAGOULD

Population 15,252 Greene County
Chartered February 5, 1931 P.O. Box 670 Telephone Number 239-9571
Zip Code 72451
Number of Branches: Inside City — 2; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Frank Oldham, Jr. ....Chmn. & Pres.
Fred W. Wilcox .....Exec. V.P.
Charles D. Campbell .....Vice Pres.
Steve Gramling .....Vice Pres.
Sandra Kasserman .....Vice Pres.

Directors:

Francis Bland
Donald I. Purcell
Charles Campbell
Nan C. Dickey
Ray Distretti
Charles Gordon
Frank Guinn
G.I. Higgins
R.D. Jackson
Richard Nutt
Frank Oldham
Everett Rogers
Vern Ann Shotts
Fred Wilcox
Terry Wilkins

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	7	675
U.S. Treasury securities	7	032
Oblig. of other U.S. Government agencies and corporations	1	919
Oblig. of States and political subdivisions	6	323
All other securities	2	122
Excess funds sold and sec. resell agreements		700
Loans, Net	41	623
Bank premises, furniture and fixtures	1	209
All other assets	2	638
TOTAL	71	241

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	8	772
Time & savings dep., ind., part., corp.	50	368
U.S. Gov't deposits		11
Deposits of States and subdivisions	5	064
All other deposits		53
Certified and Officers' Checks		340
Total Deposits	64	608
Excess funds purchased and sec. repurchase agreements		10
All other liabilities		683
Total Liabilities	65	301
Equity Capital		
Cap. (# sh. au. 132,000) (# sh. outst. 120,000)	1	200
Surplus		700
Undivided profits and capital reserve	2	765
Total equity capital	4	665
Subordinated notes and debentures	1	275
TOTAL	71	241

BANK OF PARKDALE, PARKDALE

Population 471 Ashley County
Chartered February 1, 1910 P.O. Box 37 Telephone Number 473-2217
Zip Code 71661
Number of Branches: Inside City — None Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Gus Pugh .....Chairman of Board
George L. Pugh .....President
*J.A. Gibson .....Exec. Vice Pres.
Bruce M. Timmons .....Asst. V.P.
Geraldine G. Zatwarsky ..Asst. V.P.
Nita D. Williamson .....Cashier
Margie Reginelli .....Loan Officer

*Designates Chief Executive Officer

Directors:

Gus Pugh
George L. Pugh
J.A. Gibson
Thomas R. Pugh
J.C. Larrison
Augustus H. Pugh
Harrison Ralph
Carl Wells
Ernest G. O'Neal
Dewayne Haynes
Neill M. Sloan
Garrard Mountjoy - Assc.

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	555
U.S. Treasury securities	1	115
Oblig. of other U.S. Government agencies and corporations		993
Oblig. of States and political subdivisions	1	024
All other securities		153
Loans, Net	9	416
Bank premises, furniture and fixtures		573
All other assets		448
TOTAL	15	277

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	750
Time & savings dep., ind., part., corp.	11	324
U.S. Gov't deposits		44
Deposits of States and subdivisions		386
Certified and Officers' Checks		29
Total Deposits	13	533
Excess funds purchased and sec. repurchase agreements		260
All other liabilities		145
Total Liabilities	13	938
Equity Capital		
Capital (# sh. au. 1,600) (# sh. outst. 1,600)		40
Surplus		810
Undivided profits and capital reserve		389
Total equity capital	1	239
Subordinated notes and debentures		100
TOTAL	15	277

FIRST STATE BANK, PARKIN

Population 2,035 Cross County
Chartered June 5, 1925 P.O. Box 526 Telephone Number 755-5401
Zip Code 72373
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*C.W. Martin, Jr. .....President
S.N. Green ....Exec. V.P. & Cashier
Brenda F. Williams ....Asst. Cashier

Directors:

Fred E. Brenner, Jr
John A. Brenner
S.N. Green
J.E. McNeil, Jr.
C.W. Martin, Jr.
C.W. Martin, III
Charles Ruston, Jr.
Charles D. Thomas

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	671
U.S. Treasury securities	1	582
Oblig. of other U.S. Government agencies and corporations	1	079
Oblig. of States and political subdivisions		637
Excess funds sold and sec. resell agreements		600
Loans, Net	5	527
Bank premises, furniture and fixtures		341
All other assets		288
TOTAL	11	725

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	654
Time & savings dep., ind., part., corp.	6	162
U.S. Gov't deposits		12
Deposits of States and subdivisions		677
All other deposits		599
Total Deposits	10	104
All other liabilities		200
Total Liabilities	10	304
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus		400
Undivided profits and capital reserve		721
Total equity capital	1	221
Subordinated notes and debentures		200
TOTAL	11	725

BANK OF PEA RIDGE, PEA RIDGE

Population 1,500 Benton County
Chartered May 6, 1911 P.O. Box 5 Telephone Number 451-8155
Zip Code 72751
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Jim C. Walton . . . Chairman of Board
*Rick Buck . . . . . President
Barbara Owen . . . . . Cashier
Valerie Ash . . . . . Asst. Cashier

Directors:

Jim C. Walton, Chairman
Rick Buck
Paul C. Galyean
Franklin Miller
R.E. "Ed" Buck
Carl Baggett
Mitchell Webb

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		636
U.S. Treasury securities		507
Oblig. of other U.S. Government agencies and corporations	1	151
Oblig. of States and political subdivisions	1	403
Loans, Net	10	400
Bank premises, furniture and fixtures		337
All other assets		352
TOTAL	14	786

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	104
Time & savings dep., ind., part., corp.	11	288
U.S. Gov't deposits		5
Deposits of States and subdivisions		553
Certified and Officers' Checks		138
Total Deposits	13	088
Excess funds purchased and sec. repurchase agreements		200
All other Liabilities		192
Total Liabilities	13	480
Equity Capital		
Capital (# sh. au. 7,500) (# sh. outst. 5,500)		83
Surplus		542
Undivided profits and capital reserve		681
Total equity capital	1	306
TOTAL	14	786

THE PERRY COUNTY BANK, PERRYVILLE

Population 1,058 Perry County
Chartered December 8, 1945 P.O. Box 189 Telephone Number 889-2318
Zip Code 72126
Number of Branches: Inside City -- None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:		Directors:
*Thomas Mathias	Pres. & C.E.O.	Mar Jo Spence
Joe Carter	V.P. & Cashier	T.O. Spence
Yvonne Adams	Asst. V.P.	J.D. Farish
Naomi Chambliss	Asst. V.P.	Mildred Farish
Helen Brandon	Asst. Cashier	Robert M. Hill
Carolyn Brooks	Asst. Cashier	Herby Branscum, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories	1	920	Demand deposits, ind., part., corp.	2	484
U.S. Treasury securities	2	099	Time & savings dep., ind., part., corp.	14	133
Oblig. of other U.S. Government agencies and corporations	6	403	U.S. Gov't deposits		2
Oblig. of States and political subdivisions	3	188	Deposits of States and subdivisions	2	407
All other securities		373	Certified and Officers' Checks		49
Excess funds sold and sec. resell agreements		400	Total Deposits	19	075
Loans, Net	6	807	All other liabilities		272
Bank premises, furniture and fixtures		15	Total Liabilities	19	347
All other assets		445	**Equity Capital**		
			Capital (# sh. au. 16,000) (# sh. outst. 16,000)		400
			Surplus		700
			Undivided profits and capital reserve	1	203
			Total equity capital	2	303
TOTAL	21	650	TOTAL	21	650

PIGGOTT STATE BANK, PIGGOTT

Population 3,873 Clay County
Chartered March 10, 1930 P.O. Box 307 Telephone Number 598-3802
Zip Code 72454
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Piggott Bankstock, Inc.

Principal Officers:

Gaylon M. Lawrence .....Chairman
*James L. Magee .....President
Paula O. Blackwell .....Exec. V.P.
James C. Poole .....V.P. & Cashier

Directors:

Gaylon M. Lawrence
James L. Magee
John Staples
H.C. Robbins, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	2	579
U.S. Treasury securities	4	990
Oblig. of other U.S. Government agencies and corporations	3	996
Oblig. of States and political subdivisions	1	124
Loans, Net	6	104
Bank premises, furniture and fixtures		563
TOTAL	19	356

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	826
Time & savings dep., ind., part., corp.	12	071
U.S. Gov't deposits		13
Deposits of States and subdivisions	2	349
Certified and Officers' Checks		64
Total Deposits	17	323
Total Liabilities	17	323
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus		975
Undivided profits and capital reserve		958
Total equity capital	2	033
TOTAL	19	356

FIRST STATE BANK, PLAINVIEW

Population 752 Yell County
Chartered January 12, 1934 P.O. Box 277 Telephone Number 272-4221
Zip Code 72857
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Co. Affiliate: Clement Bancshares, Inc.

Principal Officers:

*John Clement .....President
Ralph Wilson .....Exec. V.P.
W.E. Watson .....V.P. & Cashier
Thelma W. Clement .....Vice Pres.
Verna T. Daniel .....Vice Pres.

Directors:

John Clement
Ralph Wilson
Edw. H. Smoot, Chairman
Thelma W. Clement
Helen Harris
George Tippin

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	600
U.S. Treasury securities	1	596
Oblig of other U.S. Government agencies and corporations		714
Oblig. of States and political subdivisions	2	262
All other securities		225
Excess funds sold and sec. resell agreements		500
Loans, Net	12	720
Bank premises, furniture and fixtures		15
All other assets		778
TOTAL	20	410

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	112
Time & savings dep., ind., part., corp.	15	715
U.S. Gov't deposits		9
Deposits of States and subdivisions		741
Certified and Officers' Checks		82
Total Deposits	18	659
All other liabilities		132
Total Liabilities	18	791
Equity Capital		
Capital (# sh. au. 20,000) (# sh. outst. 20,000)		200
Surplus		800
Undivided profits and capital reserve		519
Total equity capital	1	519
Subordinated notes and debentures		100
TOTAL	20	410

BANK OF POCAHONTAS, POCAHONTAS

Population 5,995 Randolph County
Chartered October 31, 1903 P.O. Box 467 Telephone Number 892-5286
Zip Code 72455
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Harry A. Belford . . . Chmn. & C.E.O.
John R. Jackson, Jr. . . . . President
J.R. Jackson . . . . . Vice Pres.
G.B. Johnson . . . . . V.P. & Cashier
Wm. H. Holobaugh . . . . V.P. & A.C.
Max R. Long . . . . . Vice Pres.
Ruth B. Tyer . . . . . V.P. & Secty.

Directors:

Harry A. Belford
Carol J. Belford
Donald R. Cox
J.M. Futrell
J.R. Jackson
John R. Jackson, Jr.
H. Gardner McNabb
M.C. McNabb

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	3	541
U.S. Treasury securities	4	963
Oblig. of other U.S. Government agencies and corporations	9	405
Oblig. of States and political subdivisions	3	846
Excess funds sold and sec. resell agreements	3	900
Loans, Net	6	832
Bank premises, furniture and fixtures		58
All other assets		904
TOTAL	33	449

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	6	769
Time & savings dep., ind., part., corp.	19	858
U.S. Gov't deposits		54
Deposits of States and subdivisions	2	884
All other deposits		4
Certified and Officers' Checks		111
Total Deposits	29	680
All other liabilities		501
Total Liabilities	30	181
Equity Capital		
Capital (# sh. au. 5,000) (# sh. outst. 5,000)		125
Surplus	1	400
Undivided profits and capital reserve	1	743
Total equity capital	3	268
TOTAL	33	449

PLANTERS & STOCKMEN BANK, POCAHONTAS

Population 5,995 Randolph County
Chartered August 10, 1962 P.O. Box 587 Telephone Number 892-5252
Zip Code 72455
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Jeriel A. Summitt .....President
Frances Jones .....Exec. V.P.
Robert T. Griffith .....Asst. V.P.
Robert E. Sorg .....Asst. V.P.
Bea Mathews .....Cashier
Oneta Thompson .....Asst. Cashier
Kathy Dalton .....Asst. Cashier

Directors:

Jeriel A. Summitt
Frances Jones
Dr. Thomas B. DeClerk

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	494
U.S. Treasury securities	2	198
Oblig. of other U.S. Government agencies and corporations	2	189
Oblig. of States and political subdivisions	2	176
Excess funds sold and sec. resell agreements	1	550
Loans, Net	12	377
Bank premises, furniture and fixtures		155
All other assets		732
TOTAL	22	871

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	376
Time & savings dep., ind., part., corp.	14	596
U.S. Gov't deposits		56
Deposits of States and subdivisions	1	516
Certified and Officers' Checks		88
Total Deposits	19	632
All other liabilities		332
Total Liabilities	19	964
Equity Capital		
Capital (# sh. au. 10,000) (# sh. outst. 10,000)		200
Surplus	1	300
Undivided profits and capital reserve	1	407
Total equity capital	2	907
TOTAL	22	871

THE LAWRENCE COUNTY BANK, PORTIA

Population 483 Lawrence County
Chartered March 23, 1901 P.O. Box 160 Telephone Number 886-2461
Zip Code 72457
Number of Branches: Inside City — None; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Sloan Rainwater, Jr. Chmn. of Board
William I. Rainwater .....President
Boyce Durham.....Vice Pres.
A.M. Starr .....Vice Pres.
Marilyn K. Davis .....Cashier

Directors:

Boyce Durham
Earl D. Perkins
Sloan Rainwater, Jr.
Virginia H. Rainwater
William I. Rainwater
A.M. Starr
Maurice Starr

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	399
U.S. Treasury securities		757
Oblig. of other U.S. Government agencies and corporations	1	900
Oblig. of States and political subdivisions		980
All other securities		372
Excess funds sold and sec. resell agreements	1	750
Loans, Net	4	155
Bank premises, furniture and fixtures		149
All other assets		251
TOTAL	11	713

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	548
Time & savings dep., ind., part., corp.	8	528
Deposits of States and subdivisions		474
Certified and Officers' Checks		65
Total Deposits	10	615
All other liabilities		67
Total Liabilities	10	682
Equity Capital		
Capital (# sh. au. 5,000) (# sh. outst. 5,000)		125
Surplus		250
Undivided profits and capital reserve		606
Total equity capital		981
Subordinated notes and debentures		50
TOTAL	11	713

THE PEOPLES BANK, PORTLAND

Population 702 Ashley County
Chartered January 22, 1908 P.O. Box 178 Telephone Number 737-2235
Zip Code 71663
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:		Directors:
*Tipton Pugh	President & Cashier	Hampton Pugh
Julia A. Sadler	Asst. Cash.	Mary Dean Pugh
Jean C. Tarvin	Asst. Cash.	Tipton Pugh
Jack D. Edwards	Asst. Cash.	Jack D. Edwards

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		195
U.S. Treasury securities	2	043
Oblig. of other U.S. Government agencies and corporations		582
Oblig. of States and political subdivisions		712
Excess funds sold and sec. resell agreements		955
Loans, Net	1	538
Bank premises, furniture and fixtures		7
All other assets		20
TOTAL	6	052

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	219
Time & savings dep., ind., part., corp.	3	063
U.S. Gov't deposits		2
Deposits of States and subdivisions		572
Certified and Officers' Checks		4
Total Deposits	4	860
All other liabilities		7
Total Liabilities	4	867
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus		400
Undivided profits and capital reserve		685
Total equity capital	1	185
TOTAL	6	052

PORTLAND BANK, PORTLAND

Population 702 Ashley County
Chartered April 23, 1900 P.O. Box 68 Telephone Number 737-2226
Zip Code 71663
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Robert Dean Pugh . . Chmn. of Board
*Mack Borgognoni . . . . . President
Vanita Grantham . . . . V.P. & Cashier
Bill Jones . . . . . Vice Pres.
Rita Chandler . . . . . Asst. Cashier

Directors:

Mack Borgognoni
C.E. Bridewell
Fred LaGrone
Benton Newcome
Joel Newcome
Robert D. Pugh
Don Pylate
Kenneth Reed
Louis Craig Shackleford

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		818
U.S. Treasury securities		473
Oblig. of other U.S. Government agencies and corporations		820
Oblig. of States and political subdivisions	1	116
Excess funds sold and sec. resell agreements		545
Loans, Net	8	506
Bank premises, furniture and fixtures		131
All other assets		336
TOTAL	12	745

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	955
Time & savings dep., ind., part., corp.	8	419
U.S. Gov't deposits		14
Deposits of States and subdivisions		484
Certified and Officers' Checks		20
Total Deposits	10	892
All other liabilities		132
Total Liabilities	11	024
Equity Capital		
Capital (# sh. au. 20,000) (# sh. outst. 20,000)		200
Surplus		900
Undivided profits and capital reserve		621
Total equity capital	1	721
TOTAL	12	745

FARMERS AND MERCHANTS BANK, PRAIRIE GROVE

Population 1,708 Washington County
Chartered August 29, 1904 P.O. Box 207 Telephone Number 846-2115
Zip Code 72753
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*James C. Rieff .....President
W.H. Thompson ...Exec. Vice Pres.
Gregory D. Reed .....V.P./Cashier
Tyrus R. Reed .....Asst.V.P.
Judith Carter.....Asst. V.P.
Patricia Holloway .....Asst. V.P.
Lavonne Hall .....Asst. V.P.

Directors:

D.E. Rieff
J. C. Rieff
W.H. Thompson
G. D. Reed
Argil Bartholomew
Billy Joe Bartholomew
Barry Parks

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	837
U.S. Treasury securities	5	777
Oblig. of other U.S. Government agencies and corporations	2	989
Oblig. of States and political subdivisions	6	676
Excess funds sold and sec. resell agreements		800
Loans, Net	17	513
Bank premises, furniture and fixtures		445
All other assets	1	148
TOTAL	37	185

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	423
Time & savings dep., ind., part., corp.	26	044
U.S. Gov't deposits		13
Deposits of States and subdivisions	2	514
Certified and Officers' Checks		92
Total Deposits	33	086
All other liabilities		472
Total Liabilities	33	558
Equity Capital		
Capital (# sh. au. 12,000) (# sh. outst. 12,000)		300
Surplus		300
Undivided profits and capital reserve	2	727
Total equity capital	3	327
Subordinated notes and debentures		300
TOTAL	37	185

BANK OF PRESCOTT, PRESCOTT

Population 4,103 Nevada County
Chartered August 10, 1904 P.O. Box 492 Telephone Number 887-2688
Zip Code 71857
Number of branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — 1; Outside City — 1
Bank Holding Co. Affiliate: First State Holding Company of Prescott

Principal Officers:

*Johnny Brannan .....CEO
John Brannan, Jr. .....President
Ronald R. Collins .....Exec. V.P.
James A. Pullen .....Sr. V. Pres.
Elizabeth W. Crain.....V. Pres.
Gay Clark .....Asst. Cashier
Emogene Davis .....Cashier
Jean Bolton .....Asst. V. Pres.
Pearl Taylor .....Asst. V. Pres.

*Designates Chief Executive Officer

Directors:

Jean K. Bolton
Johnny Brannan
John Brannan, Jr.
Ronald R. Collins
Carl Dairymple, Jr.
B.A. DeLamar
Robert L. Godwin
Gerald Hendrix
R.K. McCasland
Abb Morman
R.W. Murry
James A. Pullen
Milburn Tippit
John Vansickle
A. Glenn Vasser

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	681
U.S. Treasury securities	10	834
Oblig. of other U.S. Government agencies and corporations	1	095
Oblig. of States and political subdivisions	6	047
Excess funds sold and sec. resell agreements		900
Loans, Net	13	261
Bank premises, furniture and fixtures		409
All other assets		617
TOTAL	34	844

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	500
Time & savings dep., ind., part., corp.	24	439
Deposits of States and subdivisions	2	153
Certified and Officers' Checks		76
Total Deposits	31	168
All other liabilities		300
Total Liabilities	31	468
Equity Capital		
Capital (# sh. au. 24,000) (# sh. outst. 24,000)		600
Surplus	1	400
Undivided profits and capital reserve	1	376
Total equity capital	3	376
TOTAL	34	844

THE BANK OF RECTOR, RECTOR

Population 2,395 Clay County
Chartered November 15, 1930 P.O. Box 7 Telephone Number 595-3591
Zip Code 72461
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:		Directors:
J.A. Marlar	Chairman	J.A. Marlar
*Mary H. Sigsby	President	Mary H. Sigsby
R.D. Cranford	Exec. V.P.	R.D. Cranford
Murel W. Adams	Cashier	Bert E. Sigsby

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	915
U.S. Treasury securities	2	094
Oblig. of other U.S. Government agencies and corporations	1	827
Oblig. of States and political subdivisions	3	926
All other securities		708
Excess funds sold and sec. resell agreements	1	650
Loans, Net	6	714
Bank premises, furniture and fixtures		57
All other assets		472
TOTAL	19	363

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	038
Time & savings dep., ind., part., corp.	14	072
U.S. Gov't deposits		5
Deposits of States and subdivisions		753
Certified and Officers' Checks		28
Total Deposits	16	896
All other liabilities		145
Total Liabilities	17	041
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus	1	200
Undivided profits and capital reserve	1	022
Total equity capital	2	322
TOTAL	19	363

FARMERS AND MERCHANTS BANK, REYNO

Population 521 Randolph County
Chartered December 8, 1911 P.O. Box 108 Telephone Number 769-2300
Zip Code 72462
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Far-Mer Bankshares, Inc.

Principal Officers:	Directors:
*William A. Sandlin . . . Chm. of Board & President	William A. Sandlin
Phyllis Burrow . . . . . Cashier	James E. Leonard
Dora Graham . . . . . Asst. V. Pres.	Delano Edington
William A. Sandlin, II . . . Sec./Treas.	R.C. Luter
	Jimmie Cole
	J.A. Rapert

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	001
U.S. Treasury securities	4	353
Oblig. of other U.S. Government agencies and corporations	2	096
Oblig. of States and political subdivisions		578
Excess funds sold and sec. resell agreements		700
Loans, Net	5	377
Bank premises, furniture and fixtures		193
All other assets		653
TOTAL	14	951

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	208
Time & savings dep., ind., part., corp.	10	875
U.S. Gov't deposits		7
Deposits of States and subdivisions	1	343
Certified and Officers' Checks		11
Total Deposits	13	444
All other liabilities		254
Total Liabilities	13	698
Equity Capital		
Capital (# sh. au. 30,000) (# sh. outst. 29,534)		295
Surplus		575
Undivided profits and capital reserve		277
Total equity capital	1	147
Subordinated notes and debentures		106
TOTAL	14	951

THE BANK OF RISON, RISON

Population 1,398 Cleveland County
Chartered March 7, 1932 P.O. Box 345 Telephone Number 325-6251
Zip Code 71665
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

James L. Moore .....Chairman
*James R. Hopson .....President
John W. Elrod .....Vice Pres.
Shirley Stewart .....Asst. Cashier
May Dell Morrison ....Asst. Cashier

Directors:

James L. Moore
James R. Hopson
John W. Elrod
Lee Moore
Ray B. Martin
Daniel B. Adams

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		513
U.S. Treasury securities	3	199
Oblig. of other U.S. Government agencies and corporations	6	241
Oblig. of States and political subdivisions		363
Excess funds sold and sec. resell agreements		100
Loans, Net		590
Bank premises, furniture and fixtures		27
All other assets		331
TOTAL	11	364

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	521
Time & savings dep., ind., part., corp.	7	487
U.S. Gov't deposits		2
Deposits of States and subdivisions		770
All other deposits		5
Certified and Officers' checks		1
Total Deposits	9	786
All other liabilities		92
Total Liabilities	9	878
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus		300
Undivided profits and capital reserve	1	086
Total equity capital	1	486
TOTAL	11	364

FARMERS AND MERCHANTS BANK, ROGERS

Population 18,040 Benton County
Chartered March 13, 1956 P.O. Box 250 Telephone Number 636-4233
Zip Code 72756
Number of Branches: Inside City — 2; Outside City — None
Number of CBCT's: Inside City — 1; Outside City — None

Principal Officers:

*Lewis B. Norman ..... Pres. & CEO
Benny G. Latimer ..... Ex. V. Pres.
Charles H. Brannan ..... V. Pres.
Shirlene Cable ..... V. Pres.
R.Z. Goodwin ..... V. Pres.
Wesley M. Harmon ..... V. Pres.
Dick McLelland ..... V. Pres.
James E. Reves ..... V. Pres.
Etsyl Sparkman ..... V. Pres.
Sammie Evans ..... Asst. V. Pres.
Myrtilla Cunningham ..... Admin. Consultant
Laura Cline ..... Asst. Cashier
Norma Rodgers ..... Asst. Cashier
Brenda Hopkins ..... Auditor

Directors:

John R. Bland, D.D.S.
Dorman F. Bushong
Lewis B. Norman
Evelyn S. Rife
James R. Campbell
James E. Gaston
Benny Latimer
James L. Pickens, M.D.
Don L. Shores
Lemuel H. Tull

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	6	079
U.S. Treasury securities	5	558
Oblig. of other U.S. Government agencies and corporations	9	779
Oblig. of States and political subdivisions	5	129
All other securities		180
Excess funds sold and sec. resell agreements		125
Loans, Net	32	681
Bank premises, furniture and fixtures	1	808
All other assets	2	314
TOTAL	63	653

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	8	831
Time & savings dep., ind., part., corp.	47	070
U.S. Gov't deposits		3
Deposits of States and subdivisions	2	400
All other deposits		115
Certified and Officers' Checks		265
Total Deposits	58	684
Excess funds purchased and sec. repurchase agreements		200
All other liabilities		655
Total Liabilities	59	539
Equity Capital		
Capital (# sh. au. 60,000) (# sh. outst. 60,000)		600
Surplus		800
Undivided profits and capital reserve	1	714
Total equity capital	3	114
Subordinated notes and debentures	1	000
TOTAL	63	653

PEOPLES BANK AND TRUST COMPANY, RUSSELLVILLE

Population 14,656 Pope County
Chartered March 24, 1890 P.O. Box 220 Telephone Number 968-2112
Zip Code 72801
Number of Branches. Inside City — 4; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Pope County Bankshares, Inc.

Principal Officers:

*Ward J. Ramsay.....Pres. & CEO
M.L. Dickerson .....Sr. V. Pres.
Charles F. Howell .....V.P. & Cash.
Mary Louise Hoffman.....V. Pres.
Harold E. Hayes.....V. Pres.
Norman Morehouse ...Asst. V. Pres.
Jimmy Shinn.....Marketing Off.

*Designates Chief Executive Officer

Directors:

James Bibler
Cleo Cheek
Keith Cogswell
John E. Cunningham
M.L. Dickerson
Blake D. Lovette
Van A.R. Moores
David B. Oates
Flave W. Peters
Jack D. Price, Sr.
Ward J. Ramsay

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	4	820
U.S. Treasury securities	17	640
Oblig. of other U.S. Government agencies and corporations	18	307
Oblig. of States and political subdivisions	11	819
All other securities		100
Excess funds sold and sec. resell agreements	1	600
Loans, Net	27	935
Bank premises, furniture and fixtures	2	921
All other assets	1	852
TOTAL	86	994

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	10	764
Time & savings dep., ind., part., corp.	52	191
U.S. Gov't deposits		34
Deposits of States and subdivisions	14	138
All other deposits		158
Certified and Officers' Checks		540
Total Deposits	77	825
Excess funds purchased and sec. repurchase agreements		554
All other liabilities		438
Total Liabilities	78	817
Equity Capital		
Capital (# sh. au. 28,000) (# sh. outst. 24,000)		600
Surplus	1	200
Undivided profits and capital reserve	6	377
Total equity capital	8	177
TOTAL	86	994

BANK OF SALEM, SALEM

Population 1,424 Fulton County
Chartered December 9, 1908 P.O. Box 338 Telephone Number 895-2591
Zip Code 72576
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Richard T. Smith.....Chairman
*Frank B. Burge ....President & CEO
George Humphries .....V. Pres.
Bess Northcutt.....V.P./Cashier
Cooper O. Collins .....Asst. V.P.
Janiece Butler .....Asst. V.P.
Frances Atkins .....Asst. V.P.
Brenda Barnes.....Asst. V.P.
Shirley Walling .....Asst. Cashier
Marsha Lewis.....Asst. Cashier

Directors:

Richard T. Smith
Frank B. Burge
George Humphries
Fay Castleberry
L.R. "Jack" Cochran
C. Dwayne Plumlee

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	263
U.S. Treasury securities	3	278
Oblig. of other U.S. Government agencies and corporations	2	302
Oblig. of States and political subdivisions	5	376
Excess funds sold and sec. resell agreements		300
Loans, Net	20	045
Bank premises, furniture and fixtures		706
All other assets	1	009
TOTAL	34	279

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	060
Time & savings dep., ind., part., corp.	24	627
U.S. Gov't deposits		15
Deposits of States and subdivisions	1	630
All other deposits		105
Certified and Officers' Checks		66
Total Deposits	30	503
Excess funds purchased and sec. repurchase agreements		411
All other liabilities		691
Total Liabilities	31	605
Equity Capital		
Capital (# sh. au. 20,000) (# sh. outst. 20,000)		200
Surplus	1	300
Undivided profits and capital reserve	1	174
Total equity capital	2	674
TOTAL	34	279

LOGAN COUNTY BANK, SCRANTON

Population 222 Logan County
Chartered April 7, 1926 P.O. Box 85 Telephone Number 938-2511
Zip Code 72863
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Joe Fritsche ..... President
J.B. Layes ..... Sr. V. Pres.
Jerry L. Davis ..... V. Pres.

Directors:

Joe Fritsche
Mildred Fritsche
J.B. Layes
Margaret Ahne

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		490
U.S. Treasury securities	3	203
Oblig. of other U.S. Government agencies and corporations		970
Oblig. of States and political subdivisions	1	018
Loans, Net	6	689
Bank premises, furniture and fixtures		196
All other assets		284
TOTAL	12	850

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	368
Time & savings dep., ind., part., corp.	9	423
Deposits of States and subdivisions		506
Certified and Officers' Checks		21
Total Deposits	11	318
Excess funds purchased and sec. repurchase agreements		10
All other liabilities		209
Total Liabilities	11	627
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus		500
Undivided profits and capital reserve		623
Total equity capital	1	223
TOTAL	12	850

FIRST SECURITY BANK, SEARCY

Population 13,612 White County
Chartered February 6, 1932 P.O. Box 1009 Telephone Number 268-9871
Zip Code 72143
Number of Branches: Inside City — 2; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: First of Searcy, Inc.

Principal Officers:		Directors:
*Reynie Rutledge	Pres. & Chmn.	Reynie Rutledge
Art Rand	Sr. Vice Pres.	N.T. Rutledge
Jim Wilson	Exec. Vice Pres.	Alvin Vanhook
James H. Stake	Vice Pres.	M.O. Thompson
Kathryn Sims	Vice Pres.	John McKnight
T.A. Brewer	Vice Pres.	Bill Roussell
Ann Turley	Asst. V.P.	Clifton H. Ganus

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	4	511
U.S. Treasury securities	13	142
Oblig. of other U.S. Government agencies and corporations	9	231
Oblig. of States and political subdivisions	12	656
All other securities		497
Loans, Net	42	723
Bank premises, furniture and fixtures	1	221
All other assets	2	041
TOTAL	86	022

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	13	262
Time & savings dep., ind., part., corp.	55	734
U.S. Gov't deposits		19
Deposits of States and subdivisions	4	929
Certified and Officers' Checks		306
Total Deposits	74	250
Excess funds purchased and sec. repurchase agreements		138
All other liabilities	3	872
Total Liabilities	78	260
Equity Capital		
Capital (# sh. au. 24,000) (# sh. outst. 24,000)		600
Surplus	2	900
Undivided profits and capital reserve	4	262
Total equity capital	7	762
TOTAL	86	022

GRANT COUNTY BANK, SHERIDAN

Population 3,042 Grant County
Chartered July 29, 1903 P.O. Box 67 Telephone Number 942-3145
Zip Code 72150
Number of Branches: Inside City — 2; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

D.E. McCoy, Sr. . . . . Chairman
*D.E. McCoy, Jr. . . Pres. & Trust Off.
Harold Boatright . . . . . Exec. V.P. and Cashier
Sue Reynolds . . . . . Admin. Asst.
Raymond L. Stoker . . . . . Asst. V.P.
John H. Holder . . . . . Asst. V.P.

Directors:

Delmar E. Gatzke
D.E. McCoy, Sr.
D.E. McCoy, Jr.
Robert L. Reeves
W. Lee Tucker
Harold Boatright
Van S. Reid
W.W. Allen
Byron D. Brown, Jr.

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	786
U.S. Treasury securities	2	668
Oblig. of other U.S. Government agencies and corporations		941
Oblig. of States and political subdivisions	5	060
Excess funds sold and sec. resell agreements		200
Loans, Net	18	392
Bank premises, furniture and fixtures		808
All other assets		747
TOTAL	30	602

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	311
Time & savings dep., ind., part., corp.	20	561
U.S. Gov't deposits		20
Deposits of States and subdivisions	2	185
Certified and Officers' Checks		45
Total Deposits	27	122
All other liabilities		185
Total Liabilities	27	307
Equity Capital		
Capital (# sh. au. 45,000) (# sh. outst. 45,000)		450
Surplus		550
Undivided profits and capital reserve	2	295
Total equity capital	3	295
TOTAL	30	602

FIRST STATE BANK, SHERWOOD

Population 10,923 Pulaski County
Chartered July 28, 1966 P.O. Box 6009 Telephone Number 835-4122
Zip Code 72116
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Al Harkins ..... President
Annette VanPelt ..... Vice Pres.
Catherine Owen ..... Sec.-Treas.

Directors:

H.L. Hastings, Jr.
H.J. Dent
Al Harkins
B.E. Henson
J.C. Nichols
Catherine Owen

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	4	421
U.S. Treasury securities	3	978
Oblig. of other U.S. Government agencies and corporations	3	716
Oblig. of States and political subdivisions	5	053
All other securities		376
Excess funds sold and sec. resell agreements		625
Loans, Net	10	638
Bank premises, furniture and fixtures		641
All other assets		471
TOTAL	29	919

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	750
Time & savings dep., ind., part., corp.	17	131
U.S. Gov't deposits		26
Deposits of States and subdivisions	3	685
Certified and Officers' Checks		199
Total Deposits	25	791
All other liabilities		584
Total Liabilities	26	375
Equity Capital		
Capital (# sh. au. 8,000) (# sh. outst. 8,000)		100
Surplus	1	000
Undivided profits and capital reserve	2	444
Total equity capital	3	544
TOTAL	29	919

BANK OF SIDNEY, SIDNEY

Population 270 Sharp County
Chartered September 12, 1912 P.O. Box 7 Telephone Number 283-6497
Zip Code 72577
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Charles Masner.....President
Robert Tankersley ...V.P. & Cashier
Lorene Pickens .....V. Pres.
Atalee Pounders .....V. Pres.

Directors:

Charles Masner
Robert Tankersley
Lorene Pickens
Atalee Pounders
Clotene Masner

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		183
U.S. Treasury securities		199
Oblig. of other U.S. Government agencies and corporations	1	024
Excess funds sold and sec. resell agreements		730
Loans, Net		458
Bank premises, furniture and fixtures		9
All other assets		10
TOTAL	2	613

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.		427
Time & savings dep., ind., part., corp.	1	307
U.S. Gov't deposits		4
Deposits of States and subdivisions		369
Certified and Officers' checks		5
Total Deposits	2	112
All other liabilities		2
Total Liabilities	2	114
Equity Capital		
Capital (# sh. au. 10,400) (# sh. outst. 10,400)		260
Surplus		140
Undivided profits and capital reserve		99
Total equity capital		499
TOTAL	2	613

ARKANSAS STATE BANK, SILOAM SPRINGS

Population 7,873 Benton County
Chartered January 12, 1960 P.O. Box 400 Telephone Number 524-8101
Zip Code 72761
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Delbert E. Allen, Sr. ..... Chairman of the Board
*Ross Stout ..... President
Henry Brosell, Jr. ..... V.P. & Cash.
Arthur Morris ..... V. Pres.
Thomas Free, III ..... V. Pres.
Reta Foster ..... Asst. V. Pres.
Sadie Cole ..... Asst. V. Pres.

Directors:

D.E. Allen, Sr.
D.E. Allen, Jr.
Roderick Allen
H.E. Harrison, Jr.
Charles C. Jones
Mark Simmons
Ross Stout

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	3	037
U.S. Treasury securities	2	697
Oblig. of other U.S. Government agencies and corporations	4	248
Oblig. of States and political subdivisions	7	201
Excess funds sold and sec. resell agreements	7	600
Loans, Net	23	329
Bank premises, furniture and fixtures	1	144
All other assets		912
TOTAL	50	168

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	8	952
Time & savings dep., ind., part., corp.	35	861
U.S. Gov't deposits		71
Deposits of States and subdivisions	1	140
Certified and Officers' Checks		272
Total Deposits	46	296
All other liabilities		434
Total Liabilities	46	730
Equity Capital		
Capital (# sh. au. 19,200) (# sh. outst. 19,200)		960
Surplus		100
Undivided profits and capital reserve	2	378
Total equity capital	3	438
TOTAL	50	168

SMACKOVER STATE BANK, SMACKOVER

Population 2,453 Union County
Chartered April 18, 1928 P.O. Box 107 Telephone Number 725-3051
Zip Code 71762
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Smackover Bancshares, Inc.

Principal Officers:

*Max A. Mitcham ....Chm. of Board
Max O. Taylor .....President
Bob Willett .....Ex. V. Pres. & Trust Officer
Paulette Bussell.....V.P. & Cashier

Directors:

Max A. Mitcham
Max O. Taylor
L.E. Tennyson, Jr.
James M. Tennyson
Richard H. Vickers
Bob Willett

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	097
U.S. Treasury securities	4	738
Oblig. of other U.S. Government agencies and corporations	1	225
Oblig. of States and political subdivisions	9	059
Excess funds sold and sec. resell agreements		300
Loans, Net	21	782
Bank premises, furniture and fixtures		265
All other assets	1	043
TOTAL	39	509

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	486
Time & savings dep., ind., part., corp.	27	016
U.S. Gov't deposits		46
Deposits of States and subdivisions	2	824
Certified and Officers' Checks		249
Total Deposits	34	621
All other liabilities		804
Total Liabilities	35	425
Equity Capital		
Cap. (# sh. au. 100,000) (# sh. outst. 100,000)	1	000
Surplus	2	000
Undivided profits and capital reserve	1	084
Total equity capital	4	084
TOTAL	39	509

MERCHANTS AND PLANTERS BANK, SPARKMAN

Population 622 Dallas County
Chartered September 19, 1916 P.O. Box 127 Telephone Number 678-2251
Zip Code 71763
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

B.J. Ford ..... Chm. of Board
*T.Q. Carson ..... President
Doris Mann ..... Cashier
Patricia Shaddock ..... Asst. Cashier

Directors:

B.J. Ford
T.Q. Carson
G.W. Delaughter
Ray White
Tommy Gaston
Joseph Ford

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		352
U.S. Treasury securities	1	400
Oblig. of other U.S. Government agencies and corporations		874
Oblig. of States and political subdivisions		573
Loans, Net	2	940
Bank premises, furniture and fixtures		84
All other assets		18
TOTAL	6	241

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	405
Time & savings dep., ind., part., corp.	3	700
U.S. Gov't deposits		58
Deposits of States and subdivisions		468
Certified and Officers' Checks		45
Total Deposits	5	676
All other liabilities		4
Total Liabilities	5	680
Equity Capital		
Capital (# sh. au. 3,000) (# sh. outst. 3,000)		75
Surplus		125
Undivided profits and capital reserve		261
Total equity capital		461
Subordinated notes and debentures		100
TOTAL	6	241

FIRST STATE BANK, SPRINGDALE

Population 23,480 Washington County
Chartered February 12, 1923 P.O. Box 189 Telephone Number 751-1500
Zip Code 72764
Number of Branches: Inside City — 3; Outside City — 1
Number of CBCT's: Inside City — 3; Outside City — None
Bank Holding Company Affiliate: First Charter Bancshares, Inc.

Principal Officers:

Gretchen Steele . . Chairman of Board
*Walter Turnbow . . . . . Vice Chairman & Chief Executive Officer
Richard P. Calhoun . . . . . President
Mace D. Howell . . . . . Ex. V. Pres.
Rick L. Parsons, CPA . . . . Exec. V.P.
Dan Hendricks . . . . . Sr. V. Pres.
Don L. Gibson . . . . . Sr. V. Pres.
Robert Phillips . . . . . Sr. V. Pres.

*Designates Chief Executive Officer

Directors:

Joe S. Boone
R.A. Bryant
Richard P. Calhoun
Dr. John W. Dorman
Gerald Harp
Harold D. Hewitt
J.E. Hinshaw
Mace D. Howell
Dwain Newman
Thurman (Shorty) Parsons
Dr. Charles Sisco
Gretchen Steele
Phillip Steele
Walter Turnbow

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	12	937
U.S. Treasury securities	8	535
Oblig. of other U.S. Government agencies and corporations	8	248
Oblig. of States and political subdivisions	9	465
All other securities		220
Excess funds sold and sec. resell agreements		900
Loans, Net	86	475
Bank premises, furniture and fixtures	2	328
All other assets	2	780
TOTAL	131	888

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	14	874
Time & savings dep., ind., part., corp.	83	468
U.S. Gov't deposits		74
Deposits of States and subdivisions	9	136
All other deposits		3
Certified and Officers' Checks		847
Total Deposits	108	402
Excess funds purchased and sec. repurchase agreements	6	710
All other liabilities	6	066
Total Liabilities	121	178
Equity Capital		
Capital (# sh. au. 9,664) (# sh. outst. 9,664)		966
Surplus	5	834
Undivided profits and capital reserve	3	210
Total equity capital	10	010
Subordinated notes and debentures		700
TOTAL	131	888

BODCAW BANK, STAMPS

Population 2,859 Lafayette County
Chartered December 8, 1902 P.O. Box 8 Telephone Number 533-4486
Zip Code 71860
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

B. Stan Cook .....Chairman
*James Nipper .....President
Danny Fitzpatrick .....V. Pres.
Bonnie Moreland.....Cashier
Evelyn McClendon ....Asst. Cashier

Directors:

B. Stan Cook
James Nipper
A.C. Cross
Roy Kimbell
C.C. Russell
A.O. Smith
Woodrow Smith
H.L. Wilkinson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	2	753
U.S. Treasury securities	6	838
Oblig. of other U.S. Government agencies and corporations	4	124
Oblig. of States and political subdivisions	3	450
Loan, Net	7	264
Bank premises, furniture and fixtures		268
All other assets		492
TOTAL	25	189

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	[illegible]	266
Time & savings dep., ind., part., corp.	18	460
Deposits of States and subdivisions	1	412
Certified and Officers' Checks		62
Total Deposits	22	200
Excess funds purchased and sec. repurchase agreements		600
All other liabilities		367
Total Liabilities	23	167
Equity Capital		
Capital (# sh. au. 10,000) (# sh. outst. 10,000)		250
Surplus		750
Undivided profits and capital reserve	1	022
Total equity capital	2	022
TOTAL	25	189

BANK OF STAR CITY, STAR CITY

Population 2,067 Lincoln County
Chartered April 27, 1925 P.O. Box 69 Telephone Number 628-4286
Zip Code 71667
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Bennie F. Ryburn, Jr. ..Pres. & CEO
Joe V. Mason .....Ex. Vice Pres.
M.D. Smith .....Vice Pres.
Anneta Moore .....Vice Pres.

Directors:

Pat Riley, Jr.
Fred Thornton
James W. Searcy
Bill Frizzell
Jimmie Don McKissack

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	661
Oblig. of other U.S. Government agencies and corporations	3	566
Oblig. of States and political subdivisions	3	187
All other securities	3	137
Excess funds sold and sec. resell agreements	1	675
Loans, Net	6	491
Bank premises, furniture and fixtures		183
All other assets		818
TOTAL	20	718

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	410
Time & savings dep., ind., part., corp.	14	342
U.S. Gov't deposits		40
Deposits of States and subdivisions	2	159
Certified and Officers' Checks		136
Total Deposits	19	087
All other liabilities		148
Total Liabilities	19	235
Equity Capital		
Capital (# sh. au. 15,000) (# sh. outst. 15,000)		150
Surplus		600
Undivided profits and capital reserve		733
Total equity capital	1	483
TOTAL	20	718

THE STEPHENS SECURITY BANK, STEPHENS

Population 1,366 Ouachita County
Chartered February 8, 1946 P.O. Box 7 Telephone Number 786-5416
Zip Code 71764
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: First Arkansas Bankstock Corp.

Principal Officers:

*James M. Morgan .....Pres. & CEO
Jared A. Phillips .....Vice Pres.
Juanita Poindexter .....Vice Pres.
Carol Reaves .....V.P. & Cashier
Bobby Wilkie .....Asst. V. Pres.
Linda Thomas .....Asst. Cashier

Directors:

Guy Smith
Roger Smith
Herbert Henderson
Grady Arrington
Joe Wade
George Shankle
Eugene Bramlett
James M. Morgan
Charles Reveley
Colon Watson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		899
U.S. Treasury securities	2	553
Oblig. of other U.S. Government agencies and corporations	1	898
Oblig. of States and political subdivisions	1	327
All other securities		50
Loans, Net	13	369
Bank premises, furniture and fixtures		170
All other assets		498
TOTAL	20	764

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	509
Time &savings dep., ind., part., corp.	16	800
U.S. Gov't deposits		1
Deposits of States and subdivisions		465
Certified and Officers' Checks		83
Total Deposits	18	858
All other liabilities		357
Total Liabilities	19	215
Equity Capital		
Capital (# sh. au. 5,150) (# sh. outst. 5,150)		275
Surplus		558
Undivided profits and capital reserve		716
Total equity capital	1	549
TOTAL	20	764

CITIZENS BANK, STRONG

Population 785 Union County
Chartered January 19, 1931 P.O. Box 188 Telephone Number 797-7361
Zip Code 71765
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:		Directors:
*O.B. Clark	President	O.B. Clark
C.R. Mason	V. Pres.	C.R. Mason
L.K. Robertson (Mrs.)	Cashier	L.K. Robertson
Ray B. Finney	Asst. Sec.	Ray B. Finney
E.L. Vestal	Asst. Sec.	E.L. Vestal

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories		469	Demand deposits, ind., part., corp.	1	597
U.S. Treasury securities	2	194	Time & savings dep., ind., part., corp.	3	073
Oblig. of other U.S. Government agencies and corporations		885	U.S. Gov't deposits		2
Oblig. of States and political subdivisions		868	Deposits of States and subdivisions		446
All other securities		20	Certified and Officers' Checks		12
Excess funds sold and sec. resell agreements		700	Total Deposits	5	130
Loans, Net	1	217	Total Liabilities	5	130
Bank premises, furniture and fixtures		8	**Equity Capital**		
All other assets		20	Capital (# sh. au. 8,000) (# sh. outst. 8,000)		200
			Surplus		300
			Undivided profits and capital reserve		751
			Total equity capital	1	251
TOTAL	6	381	TOTAL	6	381

THE FARMERS AND MERCHANTS BANK, STUTTGART

Population 10,941 Arkansas County
Chartered December 29, 1944 P.O. Box 947 Telephone Number 673-6911
Zip Code 72160
Number of Branches: Inside City — 3; Outside City — None
Number of CBCT's: Inside City — 1; Outside City — None

Principal Officers:

*Don Pattillo ..... President
Carl Gunter ..... Exec. Vice Pres.
Leonard DeVun ..... Sr. Vice Pres.
Lloyd Ratcliff ..... Sr. Vice Pres.
William R. Trice ..... Sr. Vice Pres.
Larry Gunnell ..... Sr. Vice Pres.
Glen Bauman ..... Sr. Vice Pres.

*Designates Chief Executive Officer

Directors:

Don Pattillo
Lloyd Ratcliff
Roy O. McCollum, III
B.J. St. John
Horace (Pete) Sickel
Curtis Siems
Billy E. Simpson
Ralph Wilson
Patricia K. McDonald
James E. Pond

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	5	167
U.S. Treasury securities	4	532
Oblig. of other U.S. Government agencies and corporations	2	958
Oblig. of States and political subdivisions	10	077
Excess funds sold and sec. resell agreements	3	800
Loans, Net	47	953
Bank premises, furniture and fixtures	3	059
All other assets	1	915
TOTAL	79	461

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	11	137
Time & savings dep., ind., part., corp.	54	223
U.S. Gov't deposits		63
Deposits of States and subdivisions	3	593
All other deposits		30
Certified and Officers' Checks		277
Total Deposits	69	323
Excess funds purchased and sec. repurchase agreements		668
All other liabilities	1	689
Total Liabilities	71	680
Equity Capital		
Cap. (# sh. au. 100,000) (# sh. outst. 100,000)	1	000
Surplus	3	000
Undivided profits and capital reserve	3	781
Total equity capital	7	781
TOTAL	79	461

BANK OF TRUMANN, TRUMANN

Population 6,044 Poinsett County
Chartered October 2, 1911 P.O. Box 48 Telephone Number 483-6333
Zip Code 72472
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

J.C. Stuckey ..... Pres. & Chmn.
*Clyde Robertson, Jr. ..... Exec. V.P.
Eugene Pounds ..... Sr. Vice Pres.
Wilburn J. Cole ..... V.P. & Cashier
Fannie M. Kent ..... Asst. V.P.
Shirley Benson ..... Asst. V.P.
Dianne Craig ..... Loan Officer
Lena Heath ..... Asst. Cashier
Cheryl McMasters ..... Asst. Cashier

Directors:

Terry M. Clogston
Wilburn J. Cole
J.F. Lady
Eugene Pounds
Clifford C. Purvis
Clyde Robertson, Jr.
J.C. Stuckey

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	2	026
U.S. Treasury securities	4	397
Oblig. of other U.S. Government agencies and corporations	11	293
Oblig. of States and political subdivisions	2	230
Excess funds sold and sec. resell agreements		950
Loans, Net	9	224
Bank premises, furniture and fixtures		559
All other assets		871
TOTAL	31	550

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	454
Time & savings dep., ind., part., corp.	23	063
U.S. Gov't deposits		10
Deposits of States and subdivisions		873
All other deposits		5
Certified and Officers' Checks		125
Total Deposits	27	530
Excess funds purchased and sec. repurchase agreements		92
All other liabilities		855
Total Liabilities	28	477
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus	2	000
Undivided profits and capital reserve		973
Total equity capital	3	073
TOTAL	31	550

BANK OF TUCKERMAN, TUCKERMAN

Population 2,078 Jackson County
Chartered November 8, 1902 P.O. Box 700 Telephone Number 349-5155
Zip Code 72473
Number of Branches: Inside City — None; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Lindley V. Smith, Jr. .....President
Van Smith .....Chairman
Cornelius Adcox .....Cashier
Ann Watson .....Auditor

Directors:

Bob Penix
Scotty Armstrong
Van Smith

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	262
U.S. Treasury securities		796
Oblig. of other U.S. Government agencies and corporations	4	984
Oblig. of States and political subdivisions	2	733
All other securities		48
Excess funds sold and sec. resell agreements		100
Loans, Net	5	788
Bank premises, furniture and fixtures		150
All other assets		526
TOTAL	16	387

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	095
Time & savings dep., ind., part., corp.	10	324
Deposits of States and subdivisions	1	074
All other deposits		9
Certified and Officers' Checks		82
Total Deposits	13	584
All other liabilities		496
Total Liabilities	14	080
Equity Capital		
Capital (# sh. au. 4,000). (# sh. outst. 4,000)		100
Surplus		900
Undivided profits and capital reserve	1	307
Total equity capital	2	307
TOTAL	16	387

TYRONZA BANK, TYRONZA

Population 777 Poinsett County
Chartered October 31, 1951 P.O. Box 95 Telephone Number 487-2161
Zip Code 72386
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Charles F. Luter ..... President
Maxyne Ursery ..... Vice Pres. & Cashier
John Emrich ..... Vice Pres.
George E. Beley ..... Secretary

Directors:

A.A. Banks
George E. Beley
John H. Emrich
Charles F. Luter
H.F. Norcross, Jr.
Eugene Vaughn

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	3	683
U.S. Treasury securities		823
Oblig. of other U.S. Government agencies and corporations	1	203
Oblig. of States and political subdivisions	2	038
Loans, Net	7	141
Bank premises, furniture and fixtures		57
All other assets		272
TOTAL	15	217

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	034
Time & savings dep., ind., part., corp.	10	143
U.S. Gov't deposits		13
Deposits of States and subdivisions		642
Certified and Officers' Checks		50
Total Deposits	12	882
All other liabilities		186
Total Liabilities	13	068
Equity Capital		
Capital (# sh. au. 2,000) (# sh. outst. 2,000)		50
Surplus	1	000
Undivided profits and capital reserve	1	099
Total equity capital	2	149
TOTAL	15	217

CITIZENS BANK & TRUST COMPANY, VAN BUREN

Population 12,020 Crawford County
Chartered May 20, 1910 P.O. Box 469 Telephone Number 474-1201
Zip Code 72956
Number of Branches: Inside City — 3; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*R.A. Hammerschmidt, Jr. .....Pres.
David Shewmaker .....Exec. V.P.
Marion H. Riggs .....Sr. Vice Pres.
Eugene P. Hobbs ....V.P. & Cashier
R.H. Terry .....V.P. & Trust Off.
Michael R. Morrow .....Vice Pres.
Frank Wofford .....Vice Pres.

*Designates Chief Executive Officer

Directors:

John R. Ballentine
Lonnie Batchelor
Tommy L. Beard
Carl Creekmore
Jimmy D. Gooch
Morril Harriman
Paul Shirley
R.A. Hammerschmidt, Jr.
David R. Shewmaker
Eugene P. Hobbs

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	3	456
U.S. Treasury securities	3	771
Oblig. of other U.S. Government agencies and corporations	3	199
Oblig. of States and political subdivisions	5	135
Excess funds sold and sec. resell agreements	2	560
Loans, Net	31	272
Bank premises, furniture and fixtures	1	171
All other assets	1	036
TOTAL	51	600

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	6	731
Time & savings dep., ind., part., corp.	33	354
U.S. Gov't deposits		55
Deposits of States and subdivisions	3	076
All other deposits		240
Certified and Officers' Checks		231
Total Deposits	43	687
Excess funds purchased and sec. repurchase agreements	1	961
All other liabilities	1	500
Total Liabilities	47	148
Equity Capital		
Capital (# sh. au. 16,000) (# sh. outst. 16,000)		400
Surplus	1	600
Undivided profits and capital reserve	2	452
Total equity capital	4	452
TOTAL	51	600

PEOPLES BANK AND TRUST COMPANY, VAN BUREN

Population 12,020 Crawford County
Chartered August 12, 1933 P.O. Box 429 Telephone Number 474-6801
Zip Code 72956
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*William W. Thomas .....Pres.
C.E. Dougan .....Exec. V.P.
Larry Spradley.....Cashier

*Designates Chief Executive Officer

Directors:

C.E. Dougan
David Foust
Paul Hurst
Clyman E. Izard
Joe Kirksey
W.G. Swindle
Derrel Thomas
William W. Thomas
Wesley Warnock

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	3	210
U.S. Treasury securities	1	497
Oblig. of other U.S. Government agencies and corporations	2	358
Oblig. of States and political subdivisions	6	594
All other securities		400
Loans, Net	33	425
Bank premises, furniture and fixtures	1	488
All other assets	1	390
TOTAL	50	362

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	12	722
Time & savings dep., ind., part., corp.	28	568
U.S. Gov't deposits		20
Deposits of States and subdivisions	1	567
All other deposits		17
Certified and Officers' Checks		243
Total Deposits	43	137
Excess funds purchased and sec. repurchase agreements	1	605
All other liabilities		466
Total Liabilities	45	208
Equity Capital		
Capital (# sh. au. 8,293) (# sh. outst. 8,293)		207
Surplus	1	393
Undivided profits and capital reserve	3	054
Total equity capital	4	654
Subordinated notes and debentures		500
TOTAL	50	362

BANK OF WALDO, WALDO

Population 1,685 Columbia County
Chartered September 2, 1899 P.O. Box 366 Telephone Number 693-5858
Zip Code 71770
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Charles F. Greene.....President
Ellen F. Smith.....V.P. & Cashier
Alice S. Wilson .....Asst. Cashier

Directors:

John L. Perritt
Robert Genestet
Carl Roberts
Charles F. Greene

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.	Liabilities	Mil.	Thou.
Cash & due from depositories		416	Demand deposits, ind., part., corp.		876
Oblig. of other U.S. Government agencies and corporations		299	Time & savings dep., ind., part., corp.	6	036
Oblig. of States and political subdivisions		206	U.S. Gov't deposits		2
Excess funds sold and sec. resell agreements		200	Deposits of States and subdivisions		510
Loans, Net	6	462	Certified and Officers' Checks		23
Bank premises, furniture and fixtures		288	Total Deposits	7	447
All other assets		98	Total Liabilities	7	447
			Equity Capital		
			Capital (# sh. au. 6,000) (# sh. outst. 6,000)		150
			Surplus		225
			Undivided profits and capital reserve		147
			Total equity capital		522
TOTAL	7	969	TOTAL	7	969

THE PEOPLES BANK, WALDO

Population 1,685 Columbia County
Chartered June 22, 1910 P.O. Box 426 Telephone Number 693-5551
Zip Code 71770
Number of Branches: Inside City — 1; Outside City — 2
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Golden Oaks Bancshares, Inc.

Principal Officers:

*Harold Fincher .....President
Richard P. Clark .....Exec. V.P.
Joyce Crane .....Cashier
Jill Jackson.....Asst. Cashier
Sharon Merritt .....Asst. Cashier

Directors:

Harold Fincher
Dorothy J. Fincher
Richard Clark
Imogene M. Clark
Mary Baird
Clark Fincher
G.F. Scott
Betty Lou Scott

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	2	973
U.S. Treasury securities		783
Oblig. of other U.S. Government agencies and corporations	1	518
Oblig. of States and political subdivisions	3	498
Loans, Net	8	572
Bank premises, furniture and fixtures		8
All other assets		74
TOTAL	17	426

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	1	824
Time & savings dep., ind., part., corp.	11	316
U.S. Gov't deposits		166
Deposits of States and subdivisions	1	604
Certified and Officers' Checks		56
Total Deposits	14	966
Excess funds purchased and sec. repurchase agreements		105
All other liabilities		123
Total Liabilities	15	194
Equity Capital		
Capital (# sh. au. 10,000) (# sh. outst. 10,000)		250
Surplus		250
Undivided profits and capital reserve	1	732
Total equity capital	2	232
TOTAL	17	426

BANK OF WALDRON, WALDRON

Population 2,642 Scott County
Chartered April 3, 1901 P.O. Box 278 Telephone Number 637-2161
Zip Code 72958
Number of Branches: Inside City — 1; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

Dale Rodgers .....Chmn. of Board
*Bill R. Philpot.....President
W. Knox Dozier.....Exec. V.P.
Pat Davenport .....V.P. & Cashier
Robert L. Akers .....Vice Pres.

Directors:

Kelly Ashford
Bill J. Black
Jim H. Currier
Mrs. Charlye V. Davidson
W.W. Davis
Rena Owens
James Richmond

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	2	039
U.S. Treasury securities	3	441
Oblig. of other U.S. Government agencies and corporations	3	339
Oblig. of States and political subdivisions	6	679
Excess funds sold and sec. resell agreements		200
Loans, Net	22	501
Bank premises, furniture and fixtures		229
All other assets		592
TOTAL	39	020

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	548
Time & savings dep., ind., part., corp.	29	019
U.S. Gov't deposits		6
Deposits of States and subdivisions	1	549
Certified and Officers' Checks		98
Total Deposits	34	220
All other liabilities		342
Total Liabilities	34	562
Equity Capital		
Capital (# sh. au. 24,000) (# sh. outst. 24,000)		600
Surplus	1	900
Undivided profits and capital reserve	1	958
Total equity capital	4	458
TOTAL	39	020

THE SCOTT COUNTY BANK, WALDRON

Population 2,642 Scott County
Chartered February 20, 1980 P.O. Box 838 Telephone Number 637-3191
Zip Code 72958
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*John Chambers III ..... President
Mike Ferguson ..... Exec. V.P.
Patsy Hawkins ..... Vice Pres.
Robbie Zimmer ..... Asst. V.P.
Trisha Sikes ..... Cashier

Directors:

A.L. Wilf
Roy Hale, Jr.
Bill Marsh
W.R. (Bud) Rice
Thurman Keener
Jerral Jones
John Chambers III
Patsy Hawkins
Mike Ferguson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	954
U.S. Treasury securities		849
Oblig. of other U.S. Government agencies and corporations		502
Oblig. of States and political subdivisions	1	007
Excess funds sold and sec. resell agreements		250
Loans, Net	11	768
Bank premises, furniture and fixtures		258
All other assets		380
TOTAL	16	968

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.		716
Time & savings dep., ind., part., corp.	13	298
U.S. Gov't deposits		98
Deposits of States and subdivisions		905
Certified and Officers' Checks		171
Total Deposits	15	188
Excess funds purchased and sec. repurchase agreements		146
All other liabilities		152
Total Liabilities	15	486
Equity Capital		
Capital (# sh. au. 40,000) (# sh. outst. 40,000)		400
Surplus		600
Undivided profits and capital reserve		482
Total equity capital	1	482
TOTAL	16	968

FIRST STATE BANK OF WARREN, WARREN

Population 7,631 Bradley County
Chartered December 12, 1978 P.O. Box 29 Telephone Number 226-2601
Zip Code 71671
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Bradley Bancshares, Inc.

Principal Officers:

Bennie Ryburn, Sr. .....Chairman
*Freddie M. Mobley .....President
Hugh A. Quimby .....Exec. V.P.
Gordon S. Price .....Sr. V.P.
Jo Jenkins .....Vice Pres. & Cashier
Frances Hargis.....Vice Pres.

*Designates Chief Executive Officer

Directors:

W. Curtis Blankinship, Jr.
Bruce Cash
Merl Crow
Robert E. Garner
Roger George
Bryan Martin
Thomas V. Maxwell
Freddie M. Mobley
Victor Myers
Bennie Ryburn, Jr.

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	901
U.S. Treasury securities		350
Oblig. of other U.S. Government agencies and corporations	1	156
Oblig. of States and political subdivisions	10	759
All other securities	9	269
Loans, Net	19	597
Bank premises, furniture and fixtures		320
All other assets	1	269
TOTAL	44	621

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	074
Time & savings dep., ind., part., corp.	30	691
U.S. Gov't deposits		46
Deposits of States and subdivisions	3	190
Certified and Officers' Checks		137
Total Deposits	37	138
Excess funds purchased and sec. repurchase agreements	2	800
All other liabilities		447
Total Liabilities	40	385
Equity Capital		
Capital (# sh. au. 59,000) (# sh. outst. 59,000)		590
Surplus	1	910
Undivided profits and capital reserve	1	736
Total equity capital	4	236
TOTAL	44	621

WARREN BANK AND TRUST COMPANY, WARREN

Population 7,631 Bradley County
Chartered December 28, 1901 P.O. Box 350 Telephone Number 226-2621
Zip Code 71671
Number of Branches: Inside City — 2; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Gerard Sangster .....President
Gerald Burton .....Sr. Vice Pres.
Walter Rutledge .....Vice Pres.
Pauline Hollingsworth ....Vice Pres.
James E. Smith .....Vice Pres.

Directors:

Louis W. Ederington
John B. Frazer, Jr.
L.H. Derby, Jr.
F. Martin Hankins
W. Sykes Harris
J.E. Hurley, Jr.
C.A. Milton
G.F. Wynne

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	1	931
U.S. Treasury securities	12	315
Oblig. of other U.S. Government agencies and corporations	18	904
Oblig. of States and political subdivisions	8	655
Loans, Net	21	353
Bank premises, furniture and fixtures		753
All other assets	1	763
TOTAL	65	674

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	4	990
Time & savings dep., ind., part., corp.	47	821
U.S. Gov't deposits		79
Deposits of States and subdivisions	2	270
Certified and Officers' Checks		116
Total Deposits	55	276
Excess funds purchased and sec. repurchase agreements	4	275
All other liabilities		982
Total Liabilities	60	533
Equity Capital		
Capital (# sh. au. 24,000) (# sh. outst. 24,000)		600
Surplus		400
Undivided profits and capital reserve	4	141
Total equity capital	5	141
TOTAL	65	674

BANK OF WEINER, WEINER

Population 750 Poinsett County
Chartered April 2, 1909 P.O. Box 307 Telephone Number 684-2221
Zip Code 72479
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*John R. Hogue ..... President
Niles Bise ..... Sr. Vice Pres.
Michael D. Gillis ..... V.P. & Cashier
Phil Hesse ..... Farm Loan Off.
Paulette Fahr ..... Operations Off.

Directors:

John R. Hogue
Niles Bise
Ronald Hogue
Malcolm C. Hogue
Dr. E.L. Hogue
Herbert Ziegenhorn

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		907
U.S. Treasury securities	3	304
Oblig. of other U.S. Government agencies and corporations	2	574
Oblig. of States and political subdivisions	3	068
All other securities	1	632
Excess funds sold and sec. resell agreements	2	000
Loans, Net	12	718
Bank premises, furniture and fixtures		227
All other assets		546
TOTAL	26	976

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	2	583
Time & savings deposits, ind., part., corp.	19	698
U.S. Gov't deposits		9
Deposits of States and subdivisions	1	331
All other deposits		80
Certified and Officers' Checks		85
Total Deposits	23	786
All other liabilities		8
Total Liabilities	23	794
Equity Capital		
Capital (# sh. au. 8,000) (# sh. outst. 8,000)		200
Surplus	1	300
Undivided profits and capital reserve	1	682
Total equity capital	3	182
TOTAL	26	976

MERCHANTS AND FARMERS BANK, WEST HELENA

Population 11,005 Phillips County
Chartered October 4, 1948 P.O. Box 2497 Telephone Number 572-3481
Zip Code 72390
Number of Branches: Inside City — 2; Outside City — None
Number of CBCT's: Inside City — 1; Outside City — None
Bank Holding Company Affiliate: Southern BankShares, Inc.

Principal Officers:

*Douglas Simmons .....President
Roy B. Warren .....Sr. Vice Pres.
James A. Bogle .....Vice Pres.
Gordon M. White .....Vice Pres.
E.F. Kalb, Jr. .....Vice Pres.
Bill Simmons .....Vice Pres.

Directors:

James L. Linder, Chmn.
James E. Boyd
J rry Kelley
Ralph Murray
Brooks Griffin
Jesse E. Porter
Douglas Simmons

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	5	955
U.S. Treasury securities	7	765
Oblig. of other U.S. Government agencies and corporations	8	396
Oblig. of States and political subdivisions	3	316
Loans, Net	27	463
Bank premises, furniture and fixtures		839
All other assets	1	741
TOTAL	55	475

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	5	528
Time & savings dep., ind., part., corp.	34	734
U.S. Gov't deposits		63
Deposits of States and subdivisions	7	895
Certified and Officers' Checks		204
Total Deposits	48	424
Excess funds purchased and sec. repurchase agreements		341
All other liabilities	2	500
Total Liabilities	51	265
Equity Capital		
Capital (# sh. au. 20,000) (# sh. outst. 20,000)		500
Surplus	1	000
Undivided profits and capital reserve	2	710
Total equity capital	4	210
TOTAL	55	475

BANK OF WEST MEMPHIS, WEST MEMPHIS

Population 28,132 Crittenden County
Chartered April 21, 1928 P.O. Box 2128 Telephone Number 735-2922
Zip Code 72301
Number of Branches: Inside City — 3; Outside City — None
Number of CBCT's: Inside City — 1; Outside City — None

Principal Officers:

*Jack K. Hogan ..... President
Robert L. Wright ... Exec. Vice Pres.
Paul Neal ..... Vice Pres.
Robert L. Naylor ..... V.P./Auditor
Mary Goe ..... Vice Pres.
Arley Knight ..... V.P./Trust Officer
Jo Duncan ..... Vice Pres./Cashier
Doris Swindler ..... Vice President
Janie Tate ..... Vice President
Jan Willis ..... Vice President
Adonna Parker ..... Asst. Vice Pres.

*Designates Chief Executive Officer

Directors:

George H. Dunklin, Chmn.
Davis Biggs
M.E. Black Dunklin
Thomas J. Gibson
James A. Heath
Jack K. Hogan
Keith Ingram
W. Kent Ingram, Jr.
Robert E. McCarley
Lloyd C. McCuiston, Jr.
Bob G. Morgan
Paul O'Neal
J.C. Tennison
J. Frank Waggener

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	3	971
U.S. Treasury securities	13	325
Oblig. of other U.S. Government agencies and corporations	9	274
Oblig. of States and political subdivisions	5	294
All other securities		10
Excess funds sold and sec. resell agreements	5	300
Loans, Net	12	090
Bank premises, furniture and fixtures		933
All other assets		870
TOTAL	51	067

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	11	411
Time & savings dep., ind., part., corp.	26	860
U.S. Gov't deposits		75
Deposits of States and subdivisions	6	571
Certified and Officers' Checks		212
Total Deposits	45	129
All other liabilities		384
Total Liabilities	45	513
Equity Capital		
Cap. (# sh. au. 100,000) (# sh. outst. 100,000)	1	000
Surplus	1	000
Undivided profits and capital reserve	3	554
Total equity capital	5	554
TOTAL	51	067

WILMOT STATE BANK, WILMOT

Population 1,227 Ashley County
Chartered October 25, 1937 P.O. Box 95 Telephone Number 473-2211
Zip Code 71676
Number of Branches: Inside City — None; Outside City — None
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

W.B. deYampert .....President
*Kenneth M. Allbritton ...Exec. V.P. & C.E.O.
Shirley Montgomery ...Asst. Cashier
Sue Barrett .....Asst. Cashier

Directors:

William deYampert
John B. Currie
John B. Currie, Jr.
Henry Morschheimer
I.A. Janes

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	3	235
U.S. Treasury securities		200
Oblig. of other U.S. Government agencies and corporations		194
Oblig. of States and political subdivisions		222
Excess funds sold and sec. resell agreements		570
Loans, Net	2	208
Bank premises, furniture and fixtures		72
All other assets		181
TOTAL	6	882

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.		960
Time & savings dep., ind., part., corp.	3	795
Deposits of States and subdivisions		884
All other deposits		61
Certified and Officers' Checks		5
Total Deposits	5	705
All other liabilities		68
Total Liabilities	5	773
Equity Capital		
Capital (# sh. au. 12,000) (# sh. outst. 12,000)		120
Surplus		555
Undivided profits and capital reserve		434
Total equity capital	1	109
TOTAL	6	882

BANK OF WILSON, WILSON

Population 1,118 Mississippi County
Chartered Ocotober 3, 1908 P.O. Box 338 Telephone Number 655-8631
Zip Code 72395
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

R.E.L. Wilson ..... Chairman
*J.B. Gwyn ..... President
Bill Payne ..... V.P. & Cashier
James T. Shenep V.P. & Branch Mgr.
Florabel Bishop ..... Asst. Cashier

Directors:

C.L. Denton, Jr.
Wm. J. Denton, Jr.
J.B. Gwyn
J.B. Hilliard
C.D. Lowrance
Michael E. Wilson
R.E.L. Wilson, V
Steve A. Wilson
R.E.L. Wilson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		824
U.S. Treasury securities	2	194
Oblig. of other U.S. Government agencies and corporations		495
Oblig. of States and political subdivisions	3	064
Excess funds sold and sec. resell agreements	2	050
Loans, Net	2	453
Bank premises, furniture and fixtures		27
All other assets		211
TOTAL	11	318

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	458
Time & savings dep., ind., part., corp.	4	368
U.S. Gov't deposits		5
Deposits of States and subdivisions	1	300
Certified and Officers' Checks		6
Total Deposits	9	137
All other liabilities		98
Total Liabilities	9	235
Equity Capital		
Capital (# sh. au. 4,000) (# sh. outst. 4,000)		100
Surplus	1	000
Undivided profits and capital reserve		983
Total equity capital	2	083
TOTAL	11	318

CROSS COUNTY BANK, WYNNE

Population 7,786 Cross County
Chartered June 5, 1891 P.O. Box 9 Telephone Number 238-8171
Zip Code 72396
Number of Branches: Inside City — 1; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None

Principal Officers:

*Ken McClanahan ..... President
Winifred G. Sigman .... Admin. V.P. and Cashier
Larry Lawson ..... Vice Pres. & Asst. Trust Officer
Ann Jones ..... Vice Pres.
Bobbie Nell Brown ..... Vice Pres.
Mazie Ballard ..... Vice Pres.
Judy Thomas ..... Exec. Secretary
Ronnie Sims ..... Vice Pres.
Rafe Andrews ..... Trust Officer
Charlotte Patton ..... Asst. V.P.

Directors:

Rafe Andrews
Gerald Blackburn
Willard G. Burks
Albert Hess
Eugene Goodart
John H. Johnston, Jr.
Pete Imboden, III
James Richardson

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	2	209
U.S. Treasury securities	2	301
Oblig. of other U.S. Government agencies and corporations	10	800
Oblig. of States and political subdivisions	5	100
All other securities		306
Excess funds sold and sec. resell agreements	3	350
Loans, Net	19	482
Bank premises, furniture and fixtures		723
All other assets	1	187
TOTAL	45	458

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	6	685
Time & savings dep., ind., part., corp.	30	226
U.S. Gov't deposits		57
Deposits of States and subdivisions	1	655
All other deposits		6
Certified and Officers' Checks		51
Total Deposits	38	680
Excess funds purchased and sec. repurchase agreements	1	677
All other liabilities		842
Total Liabilities	41	199
Equity Capital		
Capital (# sh. au. 60,000) (# sh. outst. 60,000)	1	500
Surplus	1	000
Undivided profits and capital reserve	1	759
Total equity capital	4	259
TOTAL	45	458

THE BANK OF YELLVILLE, YELLVILLE

Population 1,044 Marion County
Chartered December 13, 1945 P.O. Box 325 Telephone Number 449-4231
Zip Code 72687
Number of Branches: Inside City — None; Outside City — 1
Number of CBCT's: Inside City — None; Outside City — None
Bank Holding Company Affiliate: Mountain Bancshares, Inc.

Principal Officers:

*James N. Thomason .....President
Duane C. Price .....Sr. Vice Pres.
Terry L. Kent.....Vice Pres.
Janie C. Horton .....Asst. V.P.
Sheryl Graham.....Asst. Cashier
Carolyn Eckman .....Asst. Cashier

Directors:

James N. Thomason
Duane C. Price
Karl King
Dan Duren
Oran Carter
John James, Jr.
Fred Berry

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	4	159
U.S. Treasury securities	3	069
Oblig. of other U.S. Government agencies and corporations	5	001
Oblig. of States and political subdivisions	2	324
All other securities	2	127
Loans, Net	12	946
Bank premises, furniture and fixtures		521
All other assets	2	325
TOTAL	32	472

Liabilities	Mil.	Thou.
Demand deposits, ind., part., corp.	3	043
Time & savings dep., ind., part., corp.	24	711
U.S. Gov't deposits		14
Deposits of States and subdivisions	1	233
Certified and Officers' Checks		38
Total Deposits	29	039
Excess funds purchased and sec. repurchase agreements		551
All other liabilities		268
Total Liabilities	29	858
Equity Capital		
Capital (# sh. au. 23,500) (# sh. outst. 20,781)		208
Surplus	1	300
Undivided profits and capital reserve	1	106
Total equity capital	2	614
TOTAL	32	472

SIXTY-NINTH REPORT

showing

THE CONDITION OF THE
2 ARKANSAS STATE-CHARTERED
TRUST COMPANIES

(Not engaged in commercial banking)

ASSETS AND LIABILITIES ARE AS SHOWN BY THE CALL OF

JUNE 30, 1983

JONES INVESTMENT AND TRUST COMPANY-LITTLE ROCK

Population 158,461 Pulaski County
Chartered February 9, 1910 Telephone Number 374-5225
Zip Code 72201
(Not engaged in commercial banking)

Principal Officers:

*Bernice Jones .....Chmn. of Bd., C.E.O., & President
H.G. Frost, Jr. .....Vice Pres.
Mary Sellers ....Sec.-Treas. & Cash.

Directors:

Bernice Jones
H.G. Frost, Jr.
Mary Sellers

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories	3	024
Oblig. of other U.S. Government agencies and corporations		528
Oblig. of States and political subdivisions	6	059
Loans, Net	2	350
Business premises, furn. and fixtures		5
All other assets		255
TOTAL	12	221

Liabilities	Mil.	Thou.
All other liabilities		117
Total Liabilities		117
Equity Capital		
Capital (# sh. au. 1,000) (# sh. outst. 1,000)		100
Surplus	10	000
Undivided profits and capital reserve	2	004
Total equity capital	12	104
TOTAL	12	221

METROPOLITAN TRUST COMPANY, NORTH LITTLE ROCK

Population 64,419 Pulaski County
Chartered June 5, 1925 Telephone Number 758-1212
Zip Code 72116
(Not engaged in commercial banking)

Principal Officers:

*Justin Matthews, III.....Chmn. of the Board
Walter L. Burroughs .....President
Hal C. Matthews .....Vice Pres.
Everett L. Hall, Jr. .....Treasurer
Betty M. Couch .....Secretary
Jean Elliott .....Asst. Secretary

Directors:

Justine Matthews, III
Walter L. Burroughs
J. Somers Matthews
Hal C. Matthews
Lila B. Hornor
Robert K. Beal
Howard Cockrill
Jerry H. Glenn, Jr.
J.D. Simpson
Lyndell Lay

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil. Thou.	Liabilities	Mil. Thou.
Cash & due from depositories	507	All other liabilities	286
Oblig. of States and political subdivisions	20	Total Liabilities	286
Business premises, furn. and fixtures	3	**Equity Capital**	
All other assets	250	Capital (# sh. au. 1,642) (# sh. outst. 1,642)	164
		Surplus	33
		Undivided profits and capital reserve	297
		Total equity capital	494
TOTAL	780	TOTAL	780

SIXTY-NINTH REPORT

showing

THE CONDITION OF THE 3 ARKANSAS STATE-CHARTERED ACT 111 INDUSTRIAL LOAN INSTITUTIONS

(Not engaged in commercial banking)

ASSETS AND LIABILITIES ARE AS SHOWN BY THE CALL OF JUNE 30, 1983

SOUTHERN CREDIT CORPORATION, MALVERN

Population 10,163 Hot Spring County
Chartered October 9, 1959 P.O. Box 400 Telephone Number 332-2462
Zip Code 72104
Act 111, Industrial Loan Institution
(Not engaged in commercial banking)

Principal Officers:

*W.H. McClure .....President
Layne Sparks .....Comptroller
George L. McClure, Sr. ...Treasurer

Directors:

W.J. McClure
George L. McClure
Jewelle Johnson
A.J. Wilks
Vance Jernigan
Ray Cook
Frank R. McClure
George L. McClure, Jr.
Layne Sparks
James C. Cole

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		875
Oblig. of other U.S. Government agencies and corporations	3	217
Oblig. of States and political subdivisions		125
All other securities		926
Excess funds sold and sec. resell agreements		450
Loans, Net	2	692
All other assets		144
TOTAL	8	429

Liabilities	Mil.	Thou.
Investment certificates	7	410
Total Certificates	7	410
All other liabilities		155
Total Liabilities	7	565
Equity Capital		
Capital (# sh. au. 30,000) (# sh. outst. 12,100)		242
Surplus		358
Undivided profits and capital reserve		264
Total equity capital		864
TOTAL	8	429

HALLMARK LOAN AND INVESTMENT CORPORATION, NORTH LITTLE ROCK

Population 64,419 Pulaski County
Chartered October 21, 1927 P.O. Box 5821 Telephone Number 376-3523
Zip Code 72119
Act 111, Industrial Loan Institution
(Not engaged in commercial banking)

Principal Officers:	Directors:
*D.M. Fitzgerald ..... President	D.M. Fitzgerald
Evelyn L. Powell ..... Vice Pres., Sec., Asst. Treas.	Evelyn Powell
Dorrance A. Williams ..... Asst. Sec.	Dorrance A. Williams
William Brandon ..... Treasurer	William Brandon
	Dale Helton

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		193
All other securities.....	1	055
Loans, Net	4	847
Business premises furniture & fixtures ...		212
All other assets.....		238
TOTAL	6	545

Liabilities	Mil.	Thou.
Investment Certificates.....	5	797
Total Certificates.....	5	797
All other liabilities.....		216
Total Liabilities	6	013
Equity Capital		
Cap. (# sh. au. 300,000) . (# sh. outst. 195,650)		199
Surplus		170
Undivided profits and capital reserve		163
Total equity capital ...		532
TOTAL	6	545

NATIONAL CREDIT CORPORATION, PINE BLUFF

Population 56,576 Jefferson County
Chartered April 13, 1941 P.O. Box 5317 Telephone Number 534-3250
Zip Code 71611
Act 111, Industrial Loan Institution
(Not engaged in commercial banking)

Principal Officers:

*Ted Luft ..... President
George E. Puddephatt ..... Chmn. of the Board & Sec.

Directors:

Clifford A. Davies
Morrell Gathright
Dan C. Horton
Dr. Raymond A. Irwin
Simon Joseph
Ted M. Luft
George E. Puddephatt
Al Otten
William C. Southard

*Designates Chief Executive Officer

STATEMENT AS OF JUNE 30, 1983

Assets	Mil.	Thou.
Cash & due from depositories		548
All other securities		648
Excess funds sold and sec. resell agreements	3	150
Loans, Net	13	232
Business premises furniture & fixtures		301
All other assets		511
TOTAL	18	390

Liabilities	Mil.	Thou.
Investment Certificates	16	596
Total Certificates	16	596
All other liabilities		499
Total Liabilities	17	095
Equity Capital		
Cap. (# sh. au. 10,000) (# sh. outst. 6,250)		125
Surplus		875
Undivided profits & capital reserve		295
Total equity capital	1	295
TOTAL	18	390